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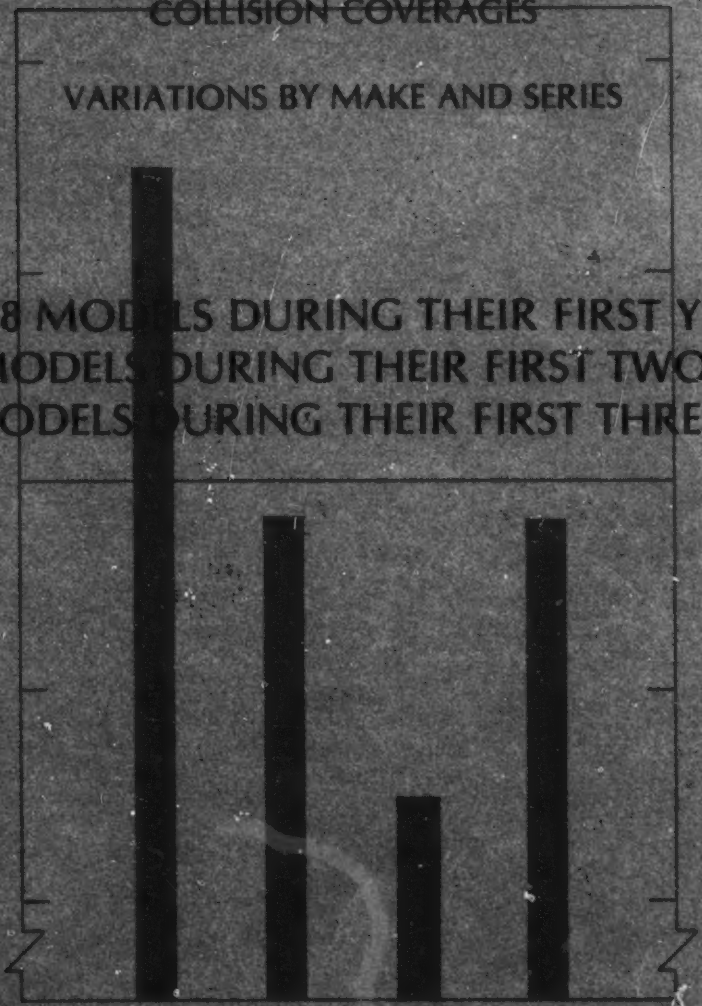
Research Report HLDI R78-2
January 1979

AUTOMOBILE INSURANCE LOSSES
COLLISION COVERAGES

VARIATIONS BY MAKE AND SERIES



1978 MODELS DURING THEIR FIRST YEAR
1977 MODELS DURING THEIR FIRST TWO YEARS
1976 MODELS DURING THEIR FIRST THREE YEARS

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Watergate Six Hundred
Washington, D.C. 20037

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R77-1	*Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models*, June 1977.
R77-2	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.
R78-1	*Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models,* June 1978.
I 75-1	*Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models,* June 1976.
I 75-2	*Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models*, March 1977.

I 76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models*, November 1977.

I 76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models*, September 1978.

I 77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models*, September 1978.

A-1 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models*, May 1974.

A-2 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models*, September 1974.

A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models*, July 1975.

A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models*, December 1975.

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models*, December 1975.

A-6 *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models*, June 1976.

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A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results from Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models*, June 1977.

A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models*, November 1977.

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SUMMARY

This Highway Loss Data Institute report describes variations in both frequencies and sizes of collision coverage claims for damage to 1976, 1977, and 1978 model year passenger cars.

Principal Findings:

- For 1976, 1977, and 1978 models, claim frequencies, average loss payments per claim, and average loss payments per insured vehicle year varied greatly with vehicle size. Results for the 1977 and 1978 models were highest for the subcompacts and lowest for the intermediates. For the 1976 models, the full-size group had the lowest and the subcompacts had the highest losses among the four car size groups.

- Small cars dominated the 1978 model year exposure. Subcompact and compact models together accounted for 66 percent of the total exposure for 1978 models compared with 40 percent of the exposure for the same sized 1977 models.

- For all three model years, the average loss payments in each size group were by far the highest for sports or specialty models. Among compacts, intermediates, and full-size models, the averages were higher for regular two-door models than regular four-door models.

- The claim frequency for 1977 models increased seven percent from their first to their second year and the average loss payment was virtually unchanged.

- The claim frequency for 1976 models decreased slightly in each successive year, down one percent between their first and second years and down two perecnt between their second and third years. The average loss payment per claim increased slightly in each successive year, up two percent between their first and second years and up six percent between their second and third years.

- Table 1 summarizes the 1978 models with the best and worst loss experience. Among the high volume 1978 cars (those with one percent or more of the total exposure), the Toyota Celica and Pontiac Firebird had the worst loss experience and the Chevrolet Nova two-and four-door models had the best. Among low volume 1978 cars, the Chevrolet Corvette and Volkswagen Scirocco had the worst loss experience and the Honda Civic station wagon and four-door Oldsmobile Omega had the best. The difference among all cars between the best and worst was almost sixfold.

- Table 6 and 9 on pages 24 and 39 summarize the 1977 and 1976 models with the best and worst experience.

TABLE 1

RELATIVE AVERAGE LOSS PAYMENTS PER INSURED VEHICLE YEAR[1] FOR 1978 MODEL YEAR CARS WITH THE BEST AND WORST COLLISION COVERAGE LOSS EXPERIENCE

	BEST CARS				WORST CARS			
	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVG. LOSS PAYMENT PER INSURED VEHICLE YEAR	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVG. LOSS PAYMENT PER INSURED VEHICLE YEAR
HIGH VOLUME (At least 1% of Total Exposure)	Chevrolet Nova	4-Door	C	53	Toyota Celica	2-Door	SC	188
	Chevrolet Nova	2-Door	C	62	Pontiac Firebird	Specialty	C	183
	Chevrolet Impala	4-Door	I	63	Toyota Corolla	——[2]	SC	132
	Buick Le Sabre	4-Door	I	66	Chevrolet Camaro	Specialty	C	129
	Chevrolet Caprice	4-Door	I	68	Chevrolet Monza	2-Door	SC	128
LOW VOLUME (Less than 1% of Total Exposure)	Honda Civic	Sta. Wgn.	SC	40	Chevrolet Corvette	Sports	SC	237
	Oldsmobile Omega	4-Door	C	45	Volkswagen Scirocco	2-Door	SC	203
	Buick Skylark	4-Door	C	52	Datsun 280Z	Sports	SC	195
	Mercury Zephyr	Sta. Wgn.	C	54	Lincoln Mark V	Specialty	FS	153
	Chevrolet Caprice	Sta. Wgn.	I	55	Plymouth Arrow	2-Door	SC	153

[1] Results are standardized to the distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

[2] Body style cannot be determined from Vehicle Identification Number.

Subcompact (SC) – cars with wheelbases less than or equal to 101 inches.

Compact (C) – cars with wheelbases greater than 101 inches and less than or equal to 111 inches.

Intermediate (I) – cars with wheelbases greater than 111 inches and less than or equal to 120 inches.

Full-Size (FS) – cars with wheelbases greater than 120 inches.

INTRODUCTION

The Highway Loss Data Institute (HLDI) is a nonprofit organization that gathers, processes, and provides the public with insurance data concerned with human and economic losses resulting from highway crashes.

This report describes variations in both frequencies and sizes of collision claims for damage to private passenger cars from three model years: 1978 models during their first year, 1977 models during their first two years, and 1976 models during their first three years. The report is based on data for collision coverages – that is, insurance covering damage to the insured vehicle itself – supplied by eight insurers: Aetna Casualty and Surety, Allstate, Kemper, Liberty Mutual, Nationwide, Prudential, State Farm, and Travelers.

This report supplements the previously published HLDI report dealing with 1978 model year losses* and the 1978 series of the HLDI *Collision Loss Bulletin*, issued in February, March, April, and September. Detailed explanations of data sources, methods of analysis, and definitions may be found by referring to HLDI report R78-1. Vehicle series designations are detailed in HLDI reports R78-1, I77-1, and R76-1.

The results for the 1978 models were based on nearly 650,000 insured vehicle years of exposure, those for the 1977 models on 2.8 million insured vehicle years, and those for the 1976 models on 4.2 million insured vehicle years. Results are included for vehicle series from twelve domestic and eleven foreign makes for which data were collected. Individual results for specific vehicles in all three model years were based on substantially more exposure than previously reported. It should be kept in mind that, in general, the greater the exposure associated with a result, the more confidence can be placed in it.

It is intended that the dissemination of this report will contribute to research into ways for reducing highway damage to people and property.

***Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models.* Research Report HLDI R78-1, June 1978. Highway Loss Data Institute, Washington, D.C.

RESULTS AND DISCUSSION

Results in this report for the 1977 and 1978 model years include the experience of Datsuns, Fiats, Mazdas, Subarus, and Toyotas while results for the 1976 model year do not include the experience of these makes. In addition, the 1977 and 1978 model years had an unusually large number of new or completely redesigned cars introduced. For these reasons, car size group and body style subgroup results are not completely comparable across model years.

As in other HLDI reports, results presented here were first standardized to minimize differences that might be attributable to variations among different vehicles in deductible amount and operator age group. Any effects due to these non-vehicle factors are present in equal amounts in the standardized results for each car or group of cars reported. Therefore, to the extent that the age distributions within each operator age group do not vary substantially for different series and body styles, these effects cannot bias the results, and the variations shown in the standardized results for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year cannot be attributed to age or deductible differences. It should be noted that non-vehicle factors other than deductible amount and operator age group could vary between vehicle series and groups of series, and that any effects resulting from such factors have not necessarily been eliminated from these results. (Claim frequency and average loss payment results before standardization are presented in Appendices A, B, and C.)

1978 MODELS DURING THEIR FIRST YEAR

Table 2 summarizes the collision loss results for 1978 model year cars during the first year following their introduction. Results in three loss categories – average loss payment per insured vehicle year, claim frequency, and average loss payment per claim – are presented by car size group – subcompact, compact, intermediate, and full-size.

The standardized results for all 1978 vehicles combined were, respectively, $93 for average loss payment per insured vehicle year, 10.9 for claim frequency, and $854 for average loss payment per claim.

Comparison of Results for Car Size Groups

Figure 1 (in which the value of 100 corresponds to the overall result for all 1978 model cars) shows that the relative average loss payment per insured vehicle year, relative claim frequency, and relative average loss payment per claim results for the subcompact, compact, intermediate, and full-size car groups varied greatly. The same relationship between losses and car size is seen in each of the three loss categories; namely, values of average loss payment per insured vehicle year, claim frequency, and average loss payment per claim all decreased greatly with increasing wheelbase among subcompacts, compacts, and intermediates and then increased for full-size models to about the same values as those for compacts.

Moreover, small cars dominated the 1978 model year exposure. Subcompact- and compact-sized models together accounted for 66 percent of the total exposure for 1978 models, a percentage considerably higher than that of previous model years. For example, in the 1977 model year the corresponding percentage was 40 percent.

Comparison of Results for Body Style Subgoups

Figure 2 shows the relative average loss payment results per insured vehicle year for regular two-door, regular four-door, and sports or specialty models within each of the four car size groups. Results for station wagons, which in general were based on considerably less exposure, are not shown in the figure but are included in the detailed results presented in Table 4.

TABLE 2

COLLISION COVERAGE LOSS EXPERIENCE[1]
1978 MODELS

LOSS CATEGORY	CAR SIZE GROUP	
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	**All Combined**	**$ 93**
	Subcompact[2]	$107
	Compact[3]	91
	Intermediate[4]	79
	Full-Size[5]	91
CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	**All Combined**	**10.9**
	Subcompact	11.9
	Compact	10.8
	Intermediate	9.6
	Full-Size	10.9
AVERAGE LOSS PAYMENT PER CLAIM	**All Combined**	**$854**
	Subcompact	$897
	Compact	847
	Intermediate	824
	Full-Size	834

[1] Results are standardized to the following distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

[2] Wheelbase less than or equal to 101 inches.

[3] Wheelbase greater than 101 and less than or equal to 111 inches.

[4] Wheelbase greater than 111 and less than or equal to 120 inches.

[5] Wheelbase greater than 120 inches.

Figure 1
Collision coverage loss experience by car size group 1978 models

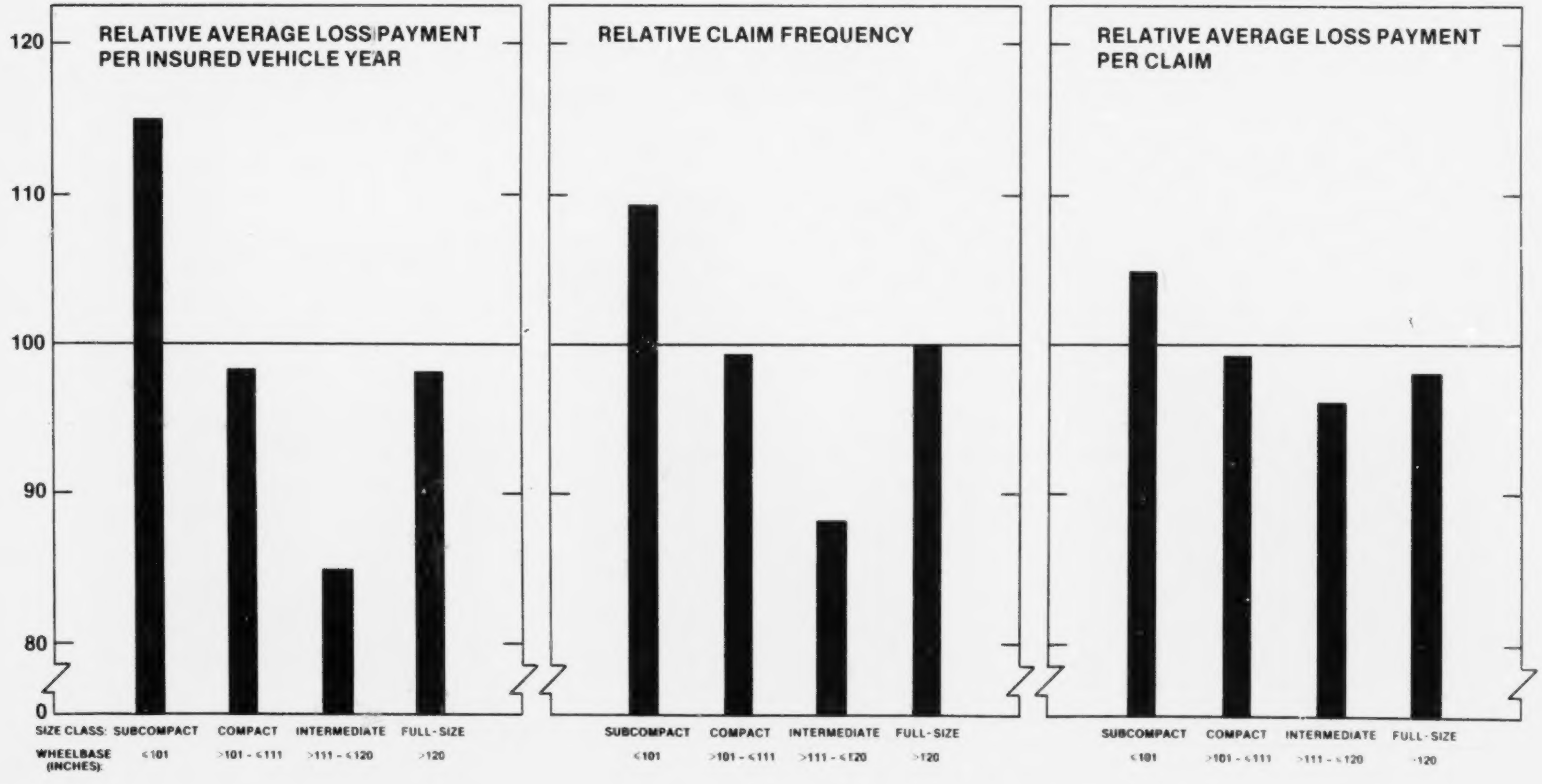
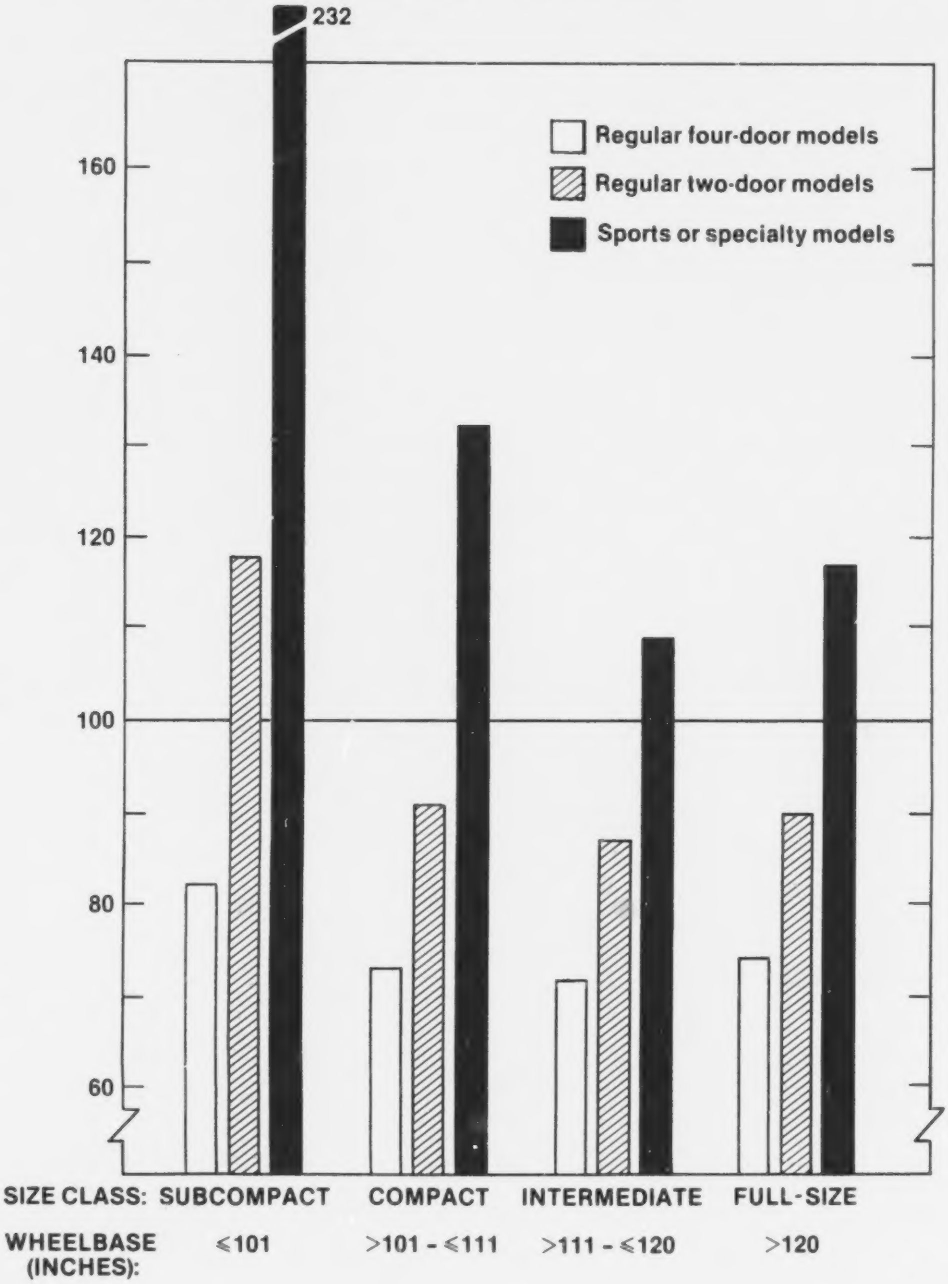


Figure 2
Collision coverages relative average loss payments per insured vehicle year by body style subgroup-1978 models



Among the car size groups, the average loss payments per insured vehicle year for each of the three body style subgroups decreased with increasing wheelbase among subcompacts, compacts, and intermediates and then increased for full-size models.

Within each of the four size groups, the average loss payments per insured vehicle year were highest for sports or specialty models and were higher for regular two-door models than regular four-door models. The sports or specialty models in all size groups and the regular two-door subcompacts had averages which exceeded the overall average (100).

Variations Among Individual Series

Table 3 summarizes the individual series with the best and the worst collision coverage loss experience among the 1978 model cars. The best and worst rankings are presented separately for high volume cars (those with one percent or more of the total exposure) and low volume cars (those with less than one percent of the total exposure) and are based on the relative values of average loss payment per insured vehicle year shown in Table 4.

Among high volume cars, those with the highest relative average loss payments per insured vehicle year were the Toyota Celica (188) and Pontiac Firebird (183), and those with the lowest were the four-door Chevrolet Nova (53) and two-door Chevrolet Nova (62). Among the low volume cars, the Chevrolet Corvette (237) and Volkswagen Scirocco (203) each had a relative average loss payment per insured vehicle year more than double the overall average, in sharp contrast with the Honda Civic station wagon (40) and four-door Oldsmobile Omega (45), each of which had a relative average loss payment per insured vehicle year less than one-half the overall average. The low volume cars in Table 3 were those with the best and worst experience among the vehicle series with at least 1,000 insured vehicle years of exposure from the twelve domestic and eleven foreign makes presently included in the HLDI data system. Several low volume foreign makes such as Mercedes, Volvo, etc., are not presently included in the HLDI data system and vehicle series from these makes could not be considered for inclusion in Table 3.

Seven of the ten with the worst experience were subcompacts and the other three were specialty models. None of the series listed with the worst loss experience was a four-door model or a station wagon.

Of the ten best, six were four-door models and three were station wagons. Only one subcompact, the Honda Civic station wagon, one two-door model, the Chevrolet Nova, and *no* sports or specialty models were listed among the best cars.

Table 4 presents detailed collision loss results for the 1978 model year cars. These results are presented by car size group, body style subgroup – regular two-door, regular four-door, station wagon, and sport or specialty models – and individual series. The values displayed are total exposure, measured in insured vehicle years, and relative values for the three loss categories, where the value 100 corresponds to the result for all vehicles combined in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per *insured vehicle year* within each body style subgroup. Results with less than 1,000 insured vehicle years of exposure are not listed.

Detailed 1978 model year claim frequency and average loss payment per claim results by each combination of operator age group and deductible amount are given in Appendix A; these results are expressed in absolute (i.e., not relative) units.

1977 MODELS DURING THEIR FIRST TWO YEARS

Table 5 summarizes the collision loss results for 1977 model year cars during the first two years following their introduction. These results are presented by car size group and years since introduction of the model year.

TABLE 3

RELATIVE AVERAGE LOSS PAYMENTS PER INSURED VEHICLE YEAR[1] FOR 1978 MODEL YEAR CARS WITH THE BEST AND WORST COLLISION COVERAGE LOSS EXPERIENCE

	BEST CARS				WORST CARS			
	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVG. LOSS PAYMENT PER INSURED VEHICLE YEAR	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVG. LOSS PAYMENT PER INSURED VEHICLE YEAR
HIGH VOLUME (At least 1% of Total Exposure)	Chevrolet Nova	4-Door	C	53	Toyota Celica	2-Door	SC	188
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	Buick LeSabre	4-Door	I	66	Chevrolet Camaro	Specialty	C	129
	Chevrolet Caprice	4-Door	I	68	Chevrolet Monza	2-Door	SC	128
LOW VOLUME (Less than 1% of Total Exposure)	Honda Civic	Sta. Wgn.	SC	40	Chevrolet Corvette	Sports	SC	237
	Oldsmobile Omega	4-Door	C	45	Volkswagen Scirocco	2-Door	SC	203
	Buick Skylark	4-Door	C	52	Datsun 280Z	Sports	SC	195
	Mercury Zephyr	Sta. Wgn.	C	54	Lincoln Mark V	Specialty	FS	153
	Chevrolet Caprice	Sta. Wgn.	I	55	Plymouth Arrow	2-Door	SC	153

[1] Results are standardized to the distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

[2] Body style cannot be determined from Vehicle Identification Number.

Subcompact (SC) – cars with wheelbases less than or equal to 101 inches.

Compact (C) – cars with wheelbases greater than 101 inches and less than or equal to 111 inches.

Intermediate (I) – cars with wheelbases greater than 111 inches and less than or equal to 120 inches.

Full-Size (FS) – cars with wheelbases greater than 120 inches.

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART A: ALL CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	646933	100	100	100
			=10.9	= $ 854	= $ 93

SEE PAGE 19 FOR FOOTNOTES.

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	SUBCOMPACT	192768	109	105	115
REGULAR TWO-DOOR MODELS		141321	115	103	118
CHEVROLET	CHEVETTE	12238	84	102	86
TOYOTA	CORONA*	1586	79	115	90
FORD	FIESTA	3478	85	107	91
FORD	PINTO	11249	105	90	95
HONDA	CIVIC	6284	105	91	96
PONTIAC	SUNBIRD	5094	111	97	108
DODGE	COLT	2660	115	94	109
VOLKSWAGEN	RABBIT*	14312	107	103	111
HONDA	ACCORD	5205	106	105	111
SUBARU	DL	1316	108	102	111
MAZDA	GLC*	4253	118	96	114
DATSUN	B-210*	9117	121	98	119
FORD	MUSTANG II	19341	119	103	123
MERCURY	BOBCAT	1806	110	113	125
CHEVROLET	MONZA	7203	112	114	128
VOLKSWAGEN	DASHER*	1138	104	124	128
TOYOTA	COROLLA*	11881	131	101	132
OLDSMOBILE	STARFIRE	1361	126	107	134
BUICK	SKYHAWK	1250	106	140	149
DATSUN	200 SX	2137	158	94	149
PLYMOUTH	ARROW	1414	147	104	153
TOYOTA	CELICA	7879	150	126	188
VOLKSWAGEN	SCIROCCO	2101	165	123	203
REGULAR FOUR-DOOR MODELS		25498	85	95	82
DODGE	OMNI	3356	77	76	58
PLYMOUTH	HORIZON	5151	79	95	75
CHEVROLET	CHEVETTE	12847	83	91	76
SUBARU	DL	1179	104	93	97
DATSUN	510	1266	108	107	116

SEE PAGE 19 FOR FOOTNOTES.

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
STATION WAGONS		18648	89	104	92
HONDA	CIVIC	1280	52	75	40
FORD	PINTO	4196	87	85	74
TOYOTA	CORONA	1259	83	107	89
DATSUN	510	2189	81	117	95
SUBARU	DL	3750	116	97	112
TOYOTA	COROLLA	2606	96	137	132
SPORTS		7300	136	171	232
DATSUN	280Z	2689	138	141	195
CHEVROLET	CORVETTE	2265	98	241	237

SEE PAGE 19 FOR FOOTNOTES.

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	COMPACT	232217	99	99	98
REGULAR TWO-DOOR MODELS		100208	94	97	91
CHEVROLET	NOVA	8842	76	82	62
BUICK	SKYLARK	3737	83	76	63
DODGE	ASPEN	2119	91	76	69
MERCURY	MONARCH	1898	83	83	69
CHEVROLET	MALIBU	7405	83	91	76
OLDSMOBILE	OMEGA	1311	83	91	76
PONTIAC	LEMANS	1716	84	96	81
PLYMOUTH	VOLARE	2710	83	98	81
PONTIAC	PHOENIX	1931	88	93	82
AMERICAN	CONCORD	4060	92	96	88
FORD	GRANADA	7024	86	104	90
FORD	FAIRMONT	10892	92	103	95
MERCURY	ZEPHYR	3218	95	107	102
OLDSMOBILE	CUTLASS	28402	105	100	104
BUICK	CENTURY/REGAL	14566	104	104	108
REGULAR FOUR-DOOR MODELS		45601	81	91	73
OLDSMOBILE	OMEGA	1498	63	72	45
BUICK	SKYLARK	3231	64	81	52
CHEVROLET	NOVA	7031	82	65	53
PONTIAC	LEMANS	1734	80	72	58
PONTIAC	PHOENIX	1902	71	89	63
BUICK	CENTURY	1265	80	90	72
CHEVROLET	MALIBU	6148	83	90	75
MERCURY	MONARCH	1926	88	87	76
AMERICAN	CONCORD	1878	77	101	78
FORD	GRANADA	6253	84	98	83
FORD	FAIRMONT	6726	80	113	90
OLDSMOBILE	CUTLASS	2324	87	110	96
AUDI	5000	1130	106	99	105

SEE PAGE 19 FOR FOOTNOTES.

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
STATION WAGONS		22692	77	93	72
MERCURY	ZEPHYR	1778	69	77	54
CHEVROLET	MALIBU	5097	71	89	62
FORD	FAIRMONT	7745	76	92	70
PONTIAC	LEMANS	1418	77	93	71
AMERICAN	CONCORD	1650	84	98	83
BUICK	CENTURY	1772	78	107	84
OLDSMOBILE	CUTLASS	2653	86	98	85
SPECIALTY		63717	124	106	132
PONTIAC	GRAND PRIX	13614	102	111	113
CHEVROLET	MONTE CARLO	18137	109	105	114
CHEVROLET	CAMARO	18595	138	94	129
PONTIAC	FIREBIRD	12252	154	119	183

SEE PAGE 19 FOR FOOTNOTES.

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	INTERMEDIATE	167931	88	96	85
REGULAR TWO-DOOR MODELS		37886	88	99	87
CHEVROLET	IMPALA	2454	84	80	68
DODGE	DIPLOMAT	1122	90	80	72
OLDSMOBILE	DELTA 88	6562	72	105	75
BUICK	ELECTRA	2849	91	85	77
PONTIAC	BONNEVILLE	3127	91	95	87
BUICK	LESABRE	4120	80	109	87
CHEVROLET	CAPRICE	3967	81	110	88
MERCURY	COUGAR	1037	107	84	90
PLYMOUTH	FURY	1004	104	88	91
CHRYSLER	LE BARON	2497	83	110	92
FORD	LTD II	5608	97	97	95
OLDSMOBILE	NINETY EIGHT	2326	96	127	123
REGULAR FOUR-DOOR MODELS		65141	79	91	72
DODGE	ASPEN	2218	83	71	59
CHEVROLET	IMPALA	8073	75	85	63
OLDSMOBILE	NINETY EIGHT	4923	64	100	65
BUICK	LESABRE	6824	72	92	66
CHEVROLET	CAPRICE	10063	83	82	68
PLYMOUTH	VOLARE	2835	81	89	72
BUICK	ELECTRA	3904	79	93	73
OLDSMOBILE	DELTA 88	9813	79	93	73
FORD	LTD II	2690	92	87	80
PONTIAC	BONNEVILLE	5614	79	102	81
PONTIAC	CATALINA	2049	93	90	83
CHRYSLER	LE BARON	2728	73	118	86

SEE PAGE 19 FOR FOOTNOTES.

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY-MENT PER INSURED VEHICLE YEAR
STATION WAGONS		20687	79	84	67
CHEVROLET	CAPRICE	3018	78	70	55
PLYMOUTH	VOLARE	4452	72	77	56
DODGE	ASPEN	3235	68	82	56
BUICK	ESTATE	1299	103	67	69
CHEVROLET	IMPALA	2858	76	104	80
OLDSMOBILE	CUSTOM CRUISER	1839	101	86	87
SPECIALTY		44218	105	103	109
CHRYSLER	CORDOBA	6626	101	95	96
FORD	THUNDERBIRD	22424	105	102	106
BUICK	RIVIERA	1049	113	97	109
MERCURY	COUGAR XR-7	9786	108	103	112
DODGE	CHARGER	2378	121	109	131

SEE PAGE 19 FOR FOOTNOTES.

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	FULL-SIZE	54017	100	98	98
REGULAR TWO-DOOR MODELS		9380	101	89	90
FORD	LTD	6163	94	93	88
MERCURY	MARQUIS	2422	111	88	98
REGULAR FOUR-DOOR MODELS		16202	87	85	74
MERCURY	MARQUIS	5245	91	80	72
FORD	LTD	7901	83	88	73
CHRYSLER	NEWPORT	1605	83	90	75
STATION WAGONS		3861	104	78	82
SPECIALTY		24574	106	110	117
CADILLAC	DE VILLE 4D	4471	95	85	81
OLDSMOBILE	TORONADO	1370	114	77	88
CADILLAC	DE VILLE 2D	7509	90	136	123
LINCOLN	CONTINENTAL 2D	1062	155	82	127
LINCOLN	CONTINENTAL 4D	2809	113	113	128
CADILLAC	ELDORADO	2320	124	107	133
LINCOLN	MARK V	3454	128	120	153

SEE PAGE 19 FOR FOOTNOTES.

FOOTNOTES FOR TABLE 4:

<1> RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

TABLE 5

COLLISION COVERAGE LOSS EXPERIENCE[1]
1977 MODELS

LOSS CATEGORY	CAR SIZE GROUP	YEARS SINCE INTRODUCTION		
		1ST	2ND	ALL
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	**All Combined**	**$ 80**	**$ 85**	**$ 83**
	Subcompact[2]	$ 99	$103	$102
	Compact[3]	76	82	80
	Intermediate[4]	72	77	75
	Full-Size[5]	84	88	86
CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	**All Combined**	**10.4**	**11.1**	**10.9**
	Subcompact	11.6	12.1	12.0
	Compact	10.3	10.9	10.7
	Intermediate	9.8	10.6	10.3
	Full-Size	10.6	11.5	11.2
AVERAGE LOSS PAYMENT PER CLAIM	**All Combined**	**$768**	**$766**	**$766**
	Subcompact	$850	$850	$850
	Compact	740	750	748
	Intermediate	733	727	729
	Full-Size	792	763	771

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[1] Results are standardized to the following distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

[2] Wheelbase less than or equal to 101 inches.

[3] Wheelbase greater than 101 and less than or equal to 111 inches.

[4] Wheelbase greater than 111 and less than or equal to 120 inches.

[5] Wheelbase greater than 120 inches.

The standardized results for all 1977 vehicles combined for both years of availability were, respectively, $83 for average loss payment per insured vehicle year, 10.9 for claim frequency per 100 insured vehicle years, and $766 for average loss payment per claim.

Comparing results for all size groups combined for the 1977 models between their first and second years shows that the collision claim frequency increased seven percent from 10.4 to 11.1, and that the average loss payment per claim was virtually unchanged, $768 compared with $766.

Comparison of Results for Car Size Groups

Figure 3 shows the relative average loss payment per insured vehicle year, relative claim frequency, and relative average loss payment per claim results for the four car size groups. The relationships between losses and car size seen in Figure 1 for the 1978 models is also seen in Figure 3: values of average loss payment per insured vehicle year, claim frequency, and average loss payment per claim all decreased with increasing wheelbase among subcompacts, compacts, and intermediates and then increased for full-size models to values lower than those for subcompacts but higher than those for both compacts and intermediates.

In model years prior to 1977, the full-size groups generally had the lowest collision losses among the four car size groups. For the 1977 model year, however, General Motors redesigned and reduced the wheelbases of most previously full-size Buicks, Chevrolets, Oldsmobiles, and Pontiacs, reducing them to intermediate size. In Research Report HLDI R77-2*, it was shown that a major cause for the change in performance of the full-size group was its new make-up, caused by this reduction in size of most of General Motors' full-size cars.

Comparison of Results for Body Style Subgroups

Figure 4 shows the relative average loss payment per insured vehicle year results for regular two-door, regular four-door, and sports or specialty models within each of the four car size groups.

Among the car size groups, the averages for regular four-door models and sports or specialty models decreased with increasing wheelbase among subcompacts, compacts, and intermediates and then increased for full-size models. The averages for regular two-door models were highest for subcompacts and increased with increasing wheelbase among compacts, intermediates, and full-size models.

Within each of the four size groups, the average loss payments per insured vehicle year were highest for sports or specialty models and, except for subcompacts, were lowest for regular four-door models. The sports or specialty models in all size groups and the regular two- and four-door subcompact models had averages which exceeded the overall average.

Variations Among Individual Series

Table 6 summarizes the individual series with the best and worst collision loss experience among 1977 model year cars during their first two years. These rankings are presented separately for high and low volume cars and are based on the relative values of average loss payment per insured vehicle year shown in Table 7.

Among high volume cars, those with the highest relative average loss payments per insured vehicle year were the Pontiac Firebird (175) and two-door Toyota Celica (159), and those with lowest were two very similar station wagons, the Dodge Aspen (65) and Plymouth Volare (67). Among low volume cars, those

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**Automobile Insurance Losses, Collision Coverages: Variations by Make and Series, 1977 Models During Their First Year; 1976 Models During Their First Two Years, 1975 Models During Their First Three Years.* Research Report HLDI R77-2, December 1977. Highway Loss Data Institute, Washington, D.C.

Figure 3
Collision coverage loss experience
by car size group
1977 models

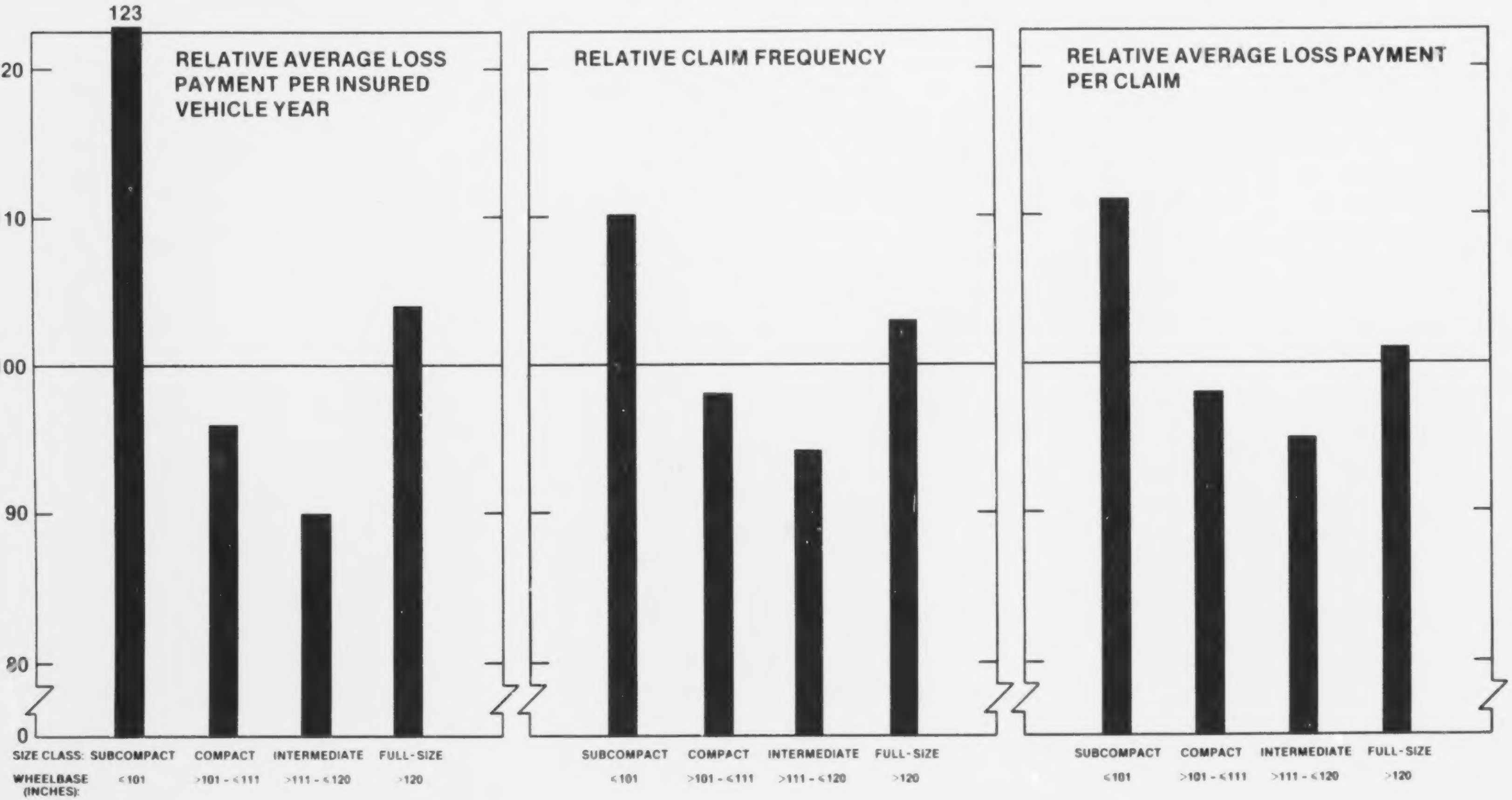


Figure 4
Collision coverages
relative average loss payments per insured vehicle year by body style subgroup–1977 models

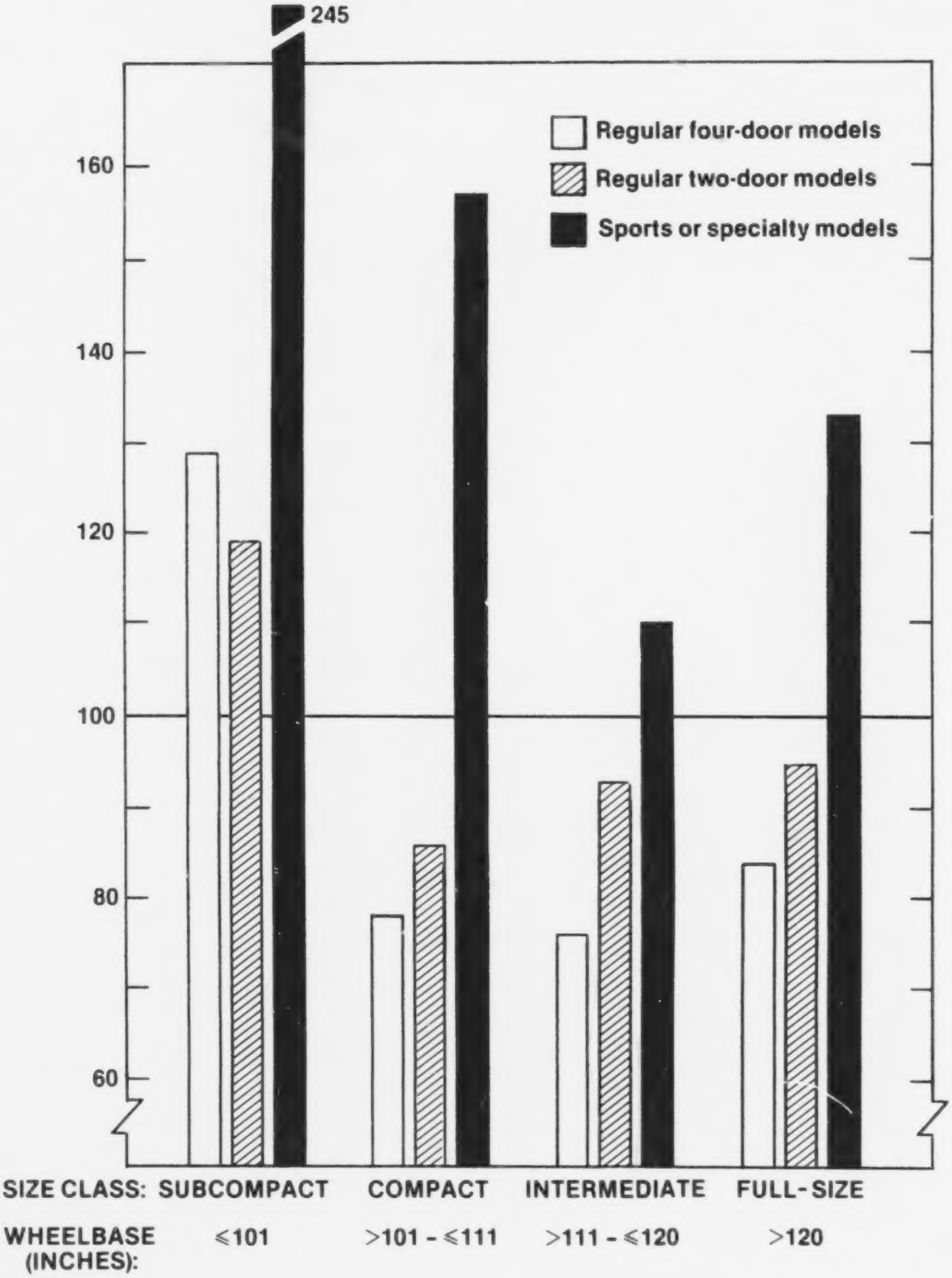


TABLE 6

RELATIVE AVERAGE LOSS PAYMENTS PER INSURED VEHICLE YEAR[1] FOR 1977 MODEL YEAR CARS WITH THE BEST AND WORST COLLISION COVERAGE LOSS EXPERIENCE

	BEST CARS				WORST CARS			
	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVG. LOSS PAYMENT PER INSURED VEHICLE YEAR	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVG. LOSS PAYMENT PER INSURED VEHICLE YEAR
HIGH VOLUME (At least 1% of Total Exposure)	Dodge Aspen	Sta. Wgn.	I	65	Pontiac Firebird	Specialty	C	175
	Plymouth Volare	Sta. Wgn.	I	67	Toyota Celica	2-Door	SC	159
	Chevrolet Nova	4-Door	C	69	Chevrolet Camaro	Specialty	C	142
	Buick LeSabre	4-Door	I	73	Cadillac DeVille (2-Dr.)	Specialty	FS	130
	Chevrolet Impala	4-Door	I	73	Datsun B-210	——[2]	SC	128
	Oldsmobile Delta 88	4-Door	I	73				
LOW VOLUME (Less than 1% of Total Exposure)	Dodge Monaco	Sta. Wgn.	I	55	Porsche 911	Sports	SC	454
	Plymouth Gran Fury	2-Door	FS	55	Porsche 924	Sports	SC	414
	Buick Skylark	4-Door	C	58	Chevrolet Corvette	Sports	SC	269
	Pontiac Ventura	4-Door	C	58	Datsun 280Z	Sports	SC	220
	Buick Century	Sta. Wgn.	I	59	Fiat 124 Spider	Sports	SC	210
	Dodge Monaco	4-Door	I	59				

[1] Results are standardized to the distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

[2] Body style cannot be determined from Vehicle Identification Number.

Subcompact (SC) — cars with wheelbases less than or equal to 101 inches.

Compact (C) — cars with wheelbases greater than 101 inches and less than or equal to 111 inches.

Intermediate (I) — Cars with wheelbases greater than 111 inches and less than or equal to 120 inches.

Full-Size (FS) — cars with wheelbases greater than 120 inches.

cars with the highest relative averages were the Porsche 911 (454) and Porsche 924 (414), and those with the lowest were the Dodge Monaco station wagon (55) and two-door Plymouth Gran Fury (55).

Seven of the ten cars with the worst experience were subcompacts and the other three were specialty models. All five of the low volume cars with the worst experience were sports cars. None of the series listed with the highest loss experience was a four-door model or a station wagon and none listed with the best loss experience was a subcompact.

Comparing results in Tables 3 and 6 for the 1977 and 1978 model years shows that the Chevrolet Camaro, Pontiac Firebird, and Toyota Celica were among the worst high volume cars in both model years, and that the Chevrolet Corvette and Datsun 280Z were among the worst low volume cars in both model years. There was insufficient exposure for the 1978 model year Porsche 911 and Porsche 924, the two worst cars among the low volume 1977 models, to be candidates for inclusion in Table 3. The four-door Buick LeSabre, Chevrolet Impala, and Chevrolet Nova were among the best high volume cars and the four-door Buick Skylark was among the best low volume cars in both model years. The two best low volume 1977 models were not candidates for the best 1978 models in Table 3 because there was insufficient exposure for the 1978 Dodge Monaco station wagon and the Plymouth Gran Fury was discontinued. There was insufficient exposure for the 1978 model year Dodge Aspen and Plymouth Volare station wagons, the two best high volume 1977 models, to be candidates for the best high-volume 1978 models.

Table 7 presents detailed collision loss results for 1977 models. The results displayed are the combined results for the first two years of the 1977 models, and are presented by car size group, body style subgroup, and individual series.

Detailed 1977 model year claim frequency and average loss payment results, expressed in absolute units, for the first and second year separately and for both years combined are given in Appendix B.

1976 MODELS DURING THEIR FIRST THREE YEARS

Table 8 summarizes the collision results for 1976 models during the first three years following their introduction. These results are presented by car size group and years since the introduction of the model year.

The standardized results for all 1976 vehicles combined for all three years of availability were, repectively, $70 for average loss payment per insured vehicle year, 10.1 for claim frequency per 100 insured vehicle years, and $695 for average loss payment per claim.

Comparing results for all size groups combined among their first, second, and third years shows that the collision claim frequency for the 1976 models decreased slightly in each successive year, from 10.3 during their first year to 10.2 during their second year, a decrease of one percent, to 10.0 during their third year, a decrease of two percent. The average loss payment per claim for the 1976 models increased slightly in each successive year, from $668 during their first year to $682 during their second year, an increase of two percent, to $721 during their third year, an increase of six percent.

Comparison of Results for Car Size Groups

Figure 5 shows the relative average loss payment per insured vehicle year, relative claim frequency, and relative average loss payment per claim results for the four car size groups. In general, an inverse relationship between losses and car size is seen in each of the three loss categories: values of average loss payment per insured vehicle years, claim frequency, and average loss payment per claim generally decreased with increasing wheelbase. The full-size group had the lowest losses among the four car size groups.

TABLE 7
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART A: ALL CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	2848273	100	100	100
			=10.9	= $ 766	= $ 83

SEE PAGE 34 FOR FOOTNOTES.

TABLE 7
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	SUBCOMPACT	642118	110	111	123
REGULAR TWO-DOOR MODELS		516262	111	107	119
CHEVROLET	CHEVETTE	38456	82	94	77
CHEVROLET	VEGA	12481	95	95	92
MERCURY	BOBCAT	4291	94	98	93
AMERICAN	GREMLIN	11373	88	104	93
AMERICAN	PACER	4730	100	97	98
FORD	PINTO	28247	102	102	104
PONTIAC	SUNBIRD	16188	104	101	105
TOYOTA	CORONA*	6758	97	111	108
HONDA	ACCORD	18222	112	96	108
PONTIAC	ASTRE	5867	106	102	110
DODGE	COLT	7968	110	99	110
HONDA	CIVIC	30639	101	107	110
VOLKSWAGEN	BEETLE	5925	121	91	111
VOLKSWAGEN	RABBIT*	45356	106	108	116
MAZDA	GLC*	3874	118	98	117
FORD	MUSTANG II	40353	109	107	118
BUICK	SKYHAWK	6608	112	105	118
DATSUN	710*	3595	99	119	118
VOLKSWAGEN	DASHER*	3717	111	109	122
TOYOTA	COROLLA*	42810	118	102	122
SUBARU	DL	3770	106	114	123
DATSUN	B-210*	62047	118	107	128
CHEVROLET	MONZA	20602	115	114	133
AUDI	FOX	2294	106	123	133
PLYMOUTH	ARROW	8813	128	102	133
OLDSMOBILE	STARFIRE	5848	117	113	134
DATSUN	F-10	6121	118	113	135
MERCURY	CAPRI	1689	125	126	158
TOYOTA	CELICA	48124	137	116	159
SUBARU	GF	1356	114	139	159
SUBARU	STANDARD	1150	114	142	163
DATSUN	200 SX	8933	152	130	199
VOLKSWAGEN	SCIROCCO	5520	143	139	200

SEE PAGE 34 FOR FOOTNOTES.

TABLE 7
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
REGULAR FOUR-DOOR MODELS		7319	113	114	129
SUBARU	DL	1231	98	107	106
DODGE	COLT	2681	113	112	127
AUDI	FOX	1832	117	120	141
STATION WAGONS		82958	93	102	95
CHEVROLET	VEGA KAMMBACK	7315	81	89	72
DODGE	COLT	2128	83	89	73
AMERICAN	PACER	10442	81	93	76
HONDA	CIVIC	6132	91	91	83
PONTIAC	ASTRE	2696	75	112	84
DATSUN	F-10	3750	89	107	95
TOYOTA	CORONA	6710	90	105	95
FORD	PINTO	19739	99	98	98
MERCURY	BOBCAT	3077	90	111	100
TOYOTA	COROLLA	11192	93	117	110
VOLKSWAGEN	DASHER	2444	113	100	113
SUBARU	DL	6211	118	114	135
SPORTS		35579	141	172	245
MG	MGB	4677	127	139	177
FIAT	X 1/9	1529	144	133	193
FIAT	124 SPIDER	1889	164	127	210
DATSUN	280Z	12641	146	150	220
CHEVROLET	CORVETTE	10282	121	220	269
PORSCHE	924	2441	222	185	414
PORSCHE	911	1179	128	351	454

SEE PAGE 34 FOR FOOTNOTES.

TABLE 7
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	COMPACT	490139	98	98	96
REGULAR TWO-DOOR MODELS		214378	90	94	86
BUICK	SKYLARK	18552	76	83	64
PONTIAC	VENTURA	8914	78	84	65
PONTIAC	PHOENIX	2819	89	81	72
MERCURY	COMET	1893	94	78	75
CHEVROLET	NOVA	51221	84	91	77
OLDSMOBILE	OMEGA	9457	93	82	77
FORD	MAVERICK	10939	85	99	84
PLYMOUTH	VOLARE	20816	92	95	88
DODGE	ASPEN	17141	96	95	92
FORD	GRANADA	55390	94	101	96
MERCURY	MONARCH	13268	104	95	100
AMERICAN	HORNET	3829	101	104	106
REGULAR FOUR-DOOR MODELS		166494	83	93	78
PONTIAC	VENTURA	7665	70	82	58
BUICK	SKYLARK	14727	74	77	58
PONTIAC	PHOENIX	3552	75	85	65
CHEVROLET	NOVA	44114	80	85	69
AMERICAN	HORNET	3153	83	84	71
FORD	MAVERICK	13830	83	91	76
OLDSMOBILE	OMEGA	8458	85	90	77
MERCURY	COMET	2458	86	99	86
FORD	GRANADA	49334	89	100	89
MERCURY	MONARCH	14711	87	101	89
DATSUN	810	3543	119	139	166
STATION WAGONS		10581	89	106	94
AMERICAN	HORNET SPORTABOUT	8059	81	106	87
DATSUN	810	2521	119	106	127

SEE PAGE 34 FOR FOOTNOTES.

TABLE 7
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
SPECIALTY		98687	145	107	157
LINCOLN	VERSAILLES	1770	85	153	131
CHEVROLET	CAMARO	57023	143	99	142
PONTIAC	FIREBIRD	36720	151	114	175
DATSUN	280Z 2+2	3174	136	131	178

SEE PAGE 34 FOR FOOTNOTES.

TABLE 7
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	INTERMEDIATE	1427942	94	95	90
REGULAR TWO-DOOR MODELS		444970	95	96	93
CHEVROLET	IMPALA	16491	89	89	80
CHEVROLET	CHEVELLE	43207	95	84	81
BUICK	LESABRE	18450	83	97	81
CHEVROLET	CAPRICE CLASSIC	21781	90	91	82
OLDSMOBILE	DELTA 88	20443	84	97	82
BUICK	CENTURY	73210	91	95	87
PONTIAC	BONNEVILLE	8444	94	94	89
BUICK	ELECTRA 225	14660	89	100	89
PLYMOUTH	FURY	9773	103	89	92
MERCURY	COUGAR	5091	101	91	93
CHRYSLER	LE BARON	4816	93	99	93
PONTIAC	CATALINA	4094	102	91	94
DODGE	MONACO	6303	101	93	94
DODGE	DIPLOMAT	4552	93	102	95
FORD	LTD II	21643	96	99	96
PONTIAC	LEMANS	10419	108	89	98
OLDSMOBILE	NINETY EIGHT	10452	89	110	98
OLDSMOBILE	CUTLASS	149696	101	100	101
AMERICAN	MATADOR	1445	94	112	105
REGULAR FOUR-DOOR MODELS		409834	83	91	76
DODGE	MONACO	6298	81	72	59
PLYMOUTH	VOLARE	24938	72	90	66
DODGE	ASPEN	22202	76	86	66
PONTIAC	CATALINA	12258	83	80	67
PLYMOUTH	FURY	6961	78	86	67
BUICK	CENTURY	14835	78	89	70
CHEVROLET	CHEVELLE	25575	87	82	71
CHEVROLET	IMPALA	45376	83	88	73
BUICK	LESABRE	32570	79	93	73
OLDSMOBILE	DELTA 88	37642	74	98	73
OLDSMOBILE	CUTLASS	22887	83	93	77
MERCURY	COUGAR	5599	83	92	77
AMERICAN	MATADOR	2818	74	102	77
CHEVROLET	CAPRICE CLASSIC	53771	87	89	78
PONTIAC	LEMANS	4872	85	93	80

SEE PAGE 34 FOR FOOTNOTES.

TABLE 7
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
FORD	LTD II	15099	91	91	83
PONTIAC	BONNEVILLE	22782	89	94	84
BUICK	ELECTRA 225	22896	81	105	84
OLDSMOBILE	NINETY EIGHT	22821	86	99	86
CHRYSLER	LE BARON	5104	85	101	87
DODGE	DIPLOMAT	2530	88	103	92
STATION WAGONS		185989	84	88	75
DODGE	MONACO	2842	76	72	55
BUICK	CENTURY	5086	82	73	59
DODGE	ASPEN	34627	74	86	65
CHEVROLET	CHEVELLE	17088	80	84	67
PLYMOUTH	VOLARE	42523	73	91	67
PLYMOUTH	FURY	3122	76	92	71
PONTIAC	LEMANS SAFARI	3858	79	92	73
AMERICAN	MATADOR	2536	75	97	73
CHEVROLET	IMPALA	15888	90	83	75
CHEVROLET	CAPRICE ESTATE	14984	98	86	84
OLDSMOBILE	CUTLASS	10902	86	99	86
PONTIAC	CATALINA SAFARI	7919	104	83	87
BUICK	ESTATE	5445	97	90	88
FORD	LTD II	8955	107	90	98
MERCURY	COUGAR MX	2458	110	89	99
OLDSMOBILE	CUSTOM CRUISER	7754	106	95	101
SPECIALTY		387149	110	99	110
CHEVROLET	MONTE CARLO	117896	115	89	102
CHRYSLER	CORDOBA	46646	109	94	102
FORD	THUNDERBIRD	84291	105	107	112
DODGE	CHARGER	7918	117	96	112
PONTIAC	GRAND PRIX	86233	109	104	114
BUICK	RIVIERA	5537	102	116	119
MERCURY	COUGAR XR-7	31821	113	107	122
CADILLAC	SEVILLE	6808	98	134	133

SEE PAGE 34 FOR FOOTNOTES.

TABLE 7
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	FULL-SIZE	288074	103	101	104
REGULAR TWO-DOOR MODELS		53123	103	92	95
PLYMOUTH	G FURY	1209	89	62	55
CHRYSLER	NEWPORT	3096	88	80	70
FORD	LTD	33575	102	93	95
DODGE	ROYAL MONACO	2106	97	98	96
MERCURY	MARQUIS	9079	110	89	99
CHRYSLER	NEW YORKER	4057	111	107	119
REGULAR FOUR-DOOR MODELS		103717	94	89	84
PLYMOUTH	G FURY	4539	83	85	71
CHRYSLER	NEWPORT	13783	90	88	80
DODGE	ROYAL MONACO	6574	82	98	81
FORD	LTD	48027	93	88	82
MERCURY	MARQUIS	19740	102	89	90
CHRYSLER	NEW YORKER	11055	112	91	102
STATION WAGONS		27224	110	88	98
PLYMOUTH	G FURY	1342	106	89	94
FORD	LTD	19617	110	88	98
CHRYSLER	TOWN & COUNTRY	1608	117	85	100
MERCURY	MARQUIS	3418	115	96	111
SPECIALTY		104010	109	120	133
OLDSMOBILE	TORONADO	6670	94	113	107
CADILLAC	DE VILLE 4D	18534	96	120	116
CADILLAC	DE VILLE 2D	34208	102	127	130
LINCOLN	CONTINENTAL 4D	11146	122	108	133
CADILLAC	ELDORADO	8654	127	107	136
LINCOLN	CONTINENTAL 2D	5457	131	103	136
CADILLAC	FLEETWOOD BROUGHAM	4302	104	135	141
LINCOLN	MARK V	14948	119	133	159

SEE PAGE 34 FOR FOOTNOTES.

FOOTNOTES FOR TABLE 7:

<1> RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

TABLE 8
COLLISION COVERAGE LOSS EXPERIENCE[1]
1976 MODELS

LOSS CATEGORY	CAR SIZE GROUP	YEARS SINCE INTRODUCTION			
		1ST	2ND	3RD	ALL
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	**All Combined**	**$ 69**	**$ 70**	**$ 72**	**$ 70**
	Subcompact[2]	$ 76	$ 79	$ 81	$ 80
	Compact[3]	67	68	71	69
	Intermediate[4]	67	68	70	68
	Full-Size[5]	61	62	68	65
CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	**All Combined**	**10.3**	**10.2**	**10.0**	**10.1**
	Subcompact	10.5	10.6	10.3	10.5
	Compact	10.2	10.0	9.8	10.0
	Intermediate	10.1	10.1	10.0	10.0
	Full-Size	9.7	9.7	9.9	9.8
AVERAGE LOSS PAYMENT PER CLAIM	**All Combined**	**$668**	**$682**	**$721**	**$695**
	Subcompact	$727	$743	$784	$758
	Compact	659	677	721	692
	Intermediate	659	669	704	682
	Full-Size	631	642	688	659

---

[1] Results are standardized to the following distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

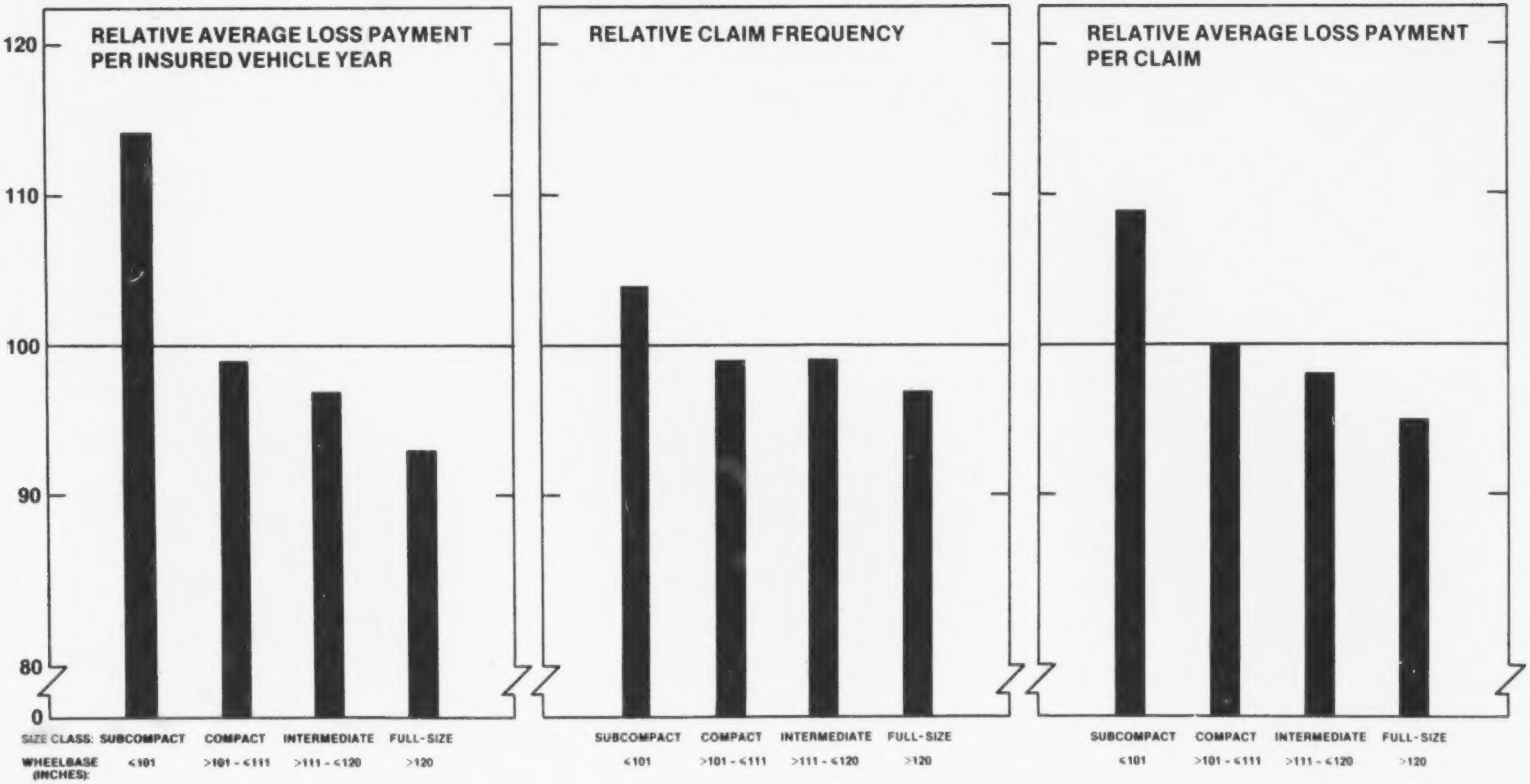
[2] Wheelbase less than or equal to 101 inches.

[3] Wheelbase greater than 101 and less than or equal to 111 inches.

[4] Wheelbase greater than 111 and less than or equal to 120 inches.

[5] Wheelbase greater than 120 inches.

Figure 5
Collision coverage loss experience by car size group 1976 models



Comparison of Results for Body Style Subgroups

Figure 6 shows the relative average loss payment per insured vehicle year results for regular two-door, regular four-door, and sports or specialty models within each of the four car size groups.

Among the car size groups, the average loss payments per insured vehicle year for regular four-door models and sports or specialty models decreased with increasing wheelbase among subcompacts, compacts, and intermediates.

Within each of the four size groups, the average loss payments per insured vehicle year were highest for sports or specialty models and, except for subcompacts, were lowest for the regular four-door models. The sports or specialty models in all size groups and regular two- and four-door subcompact models had averages which exceeded the overall average.

Variation Among Individual Series

Table 9 summarizes the individual series with the best and worst collision loss experience among 1976 models during their first three years. These rankings are presented separately for high and low volume cars and are based on the relative values of average loss payment per insured vehicle year shown in Table 10.

Among high volume cars, the Pontiac Firebird (189) had the highest relative average and the four-door Chevrolet Impala (61), a full-size model, had the lowest. Among low volume cars, the Porsche 911/912 (483) and Porsche 914 Roadster (303) had the highest relative averages and the four-door Pontiac Catalina (61), a full-size model, had the lowest.

Seven of the ten cars with the worst experience were subcompacts and the other three were specialty models. There were no subcompacts and no specialty models listed among those vehicle series with the best loss experience.

As has been noted, results for the 1976 models do not include the experiences of Datsuns, Fiats, Mazdas, Subarus, and Toyotas while results for the 1977 and 1978 models included the experiences of these makes. Comparing results in Tables 3, 6, and 9 for the 1976, 1977, and 1978 model years shows that the Chevrolet Camaro, Chevrolet Corvette, and Pontiac Firebird were among the worst cars in all three model years. It is worth noting that, although their models have changed somewhat between the 1976 and 1978 model years, Porsches have by far the worst results, when sufficient exposure is accumulated to summarize their experience. Tables 3, 6, and 9 also show that in all three model years there was only one subcompact model (the 1978 Honda Civic station wagon) and no specialty models among the best cars. Although the four-door Chevrolet Impala was among the best cars in all three model years, it should be noted that this car was completely redesigned for the 1977 model year; the 1976 model was a full-size car whereas the 1977 and 1978 models were intermediate-sized cars.

Table 10 presents detailed collision loss results for the 1976 models. The results displayed are the combined results for the first three years of the 1976 models. Detailed 1976 model year claim frequency and average loss payments results for the first, second, and third year separately and for all three years combined are given in Appendix C.

Figure 6
Collision coverages
relative average loss payments per insured vehicle year
by body style subgroup–1976 models

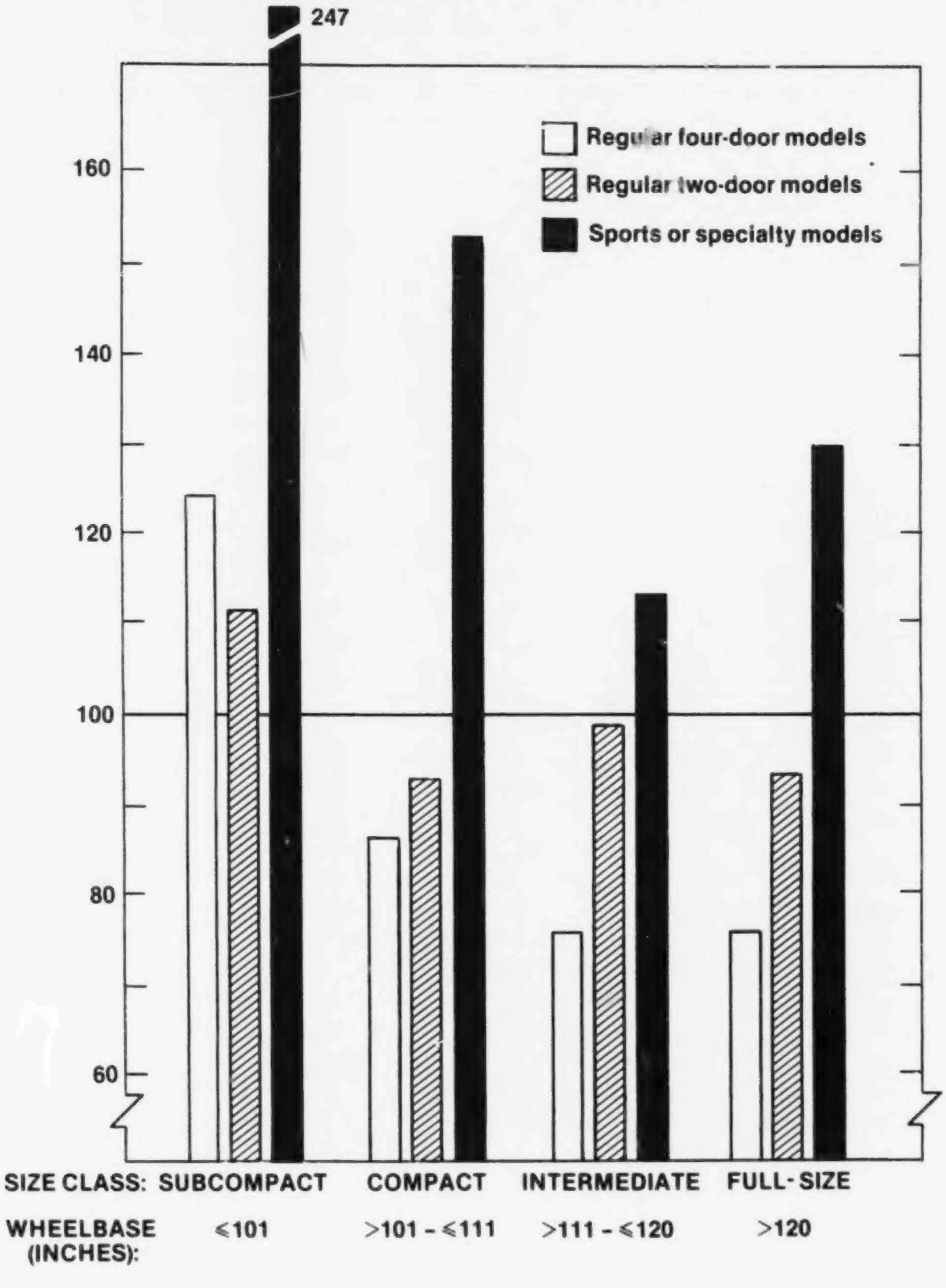


TABLE 9

RELATIVE AVERAGE LOSS PAYMENTS PER INSURED VEHICLE YEAR[1] FOR 1976 MODEL YEAR CARS WITH THE BEST AND WORST COLLISION COVERAGE LOSS EXPERIENCE

	BEST CARS				WORST CARS			
	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVG. LOSS PAYMENT PER INSURED VEHICLE YEAR	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVG. LOSS PAYMENT PER INSURED VEHICLE YEAR
HIGH VOLUME (At least 1% of Total Exposure)	Chevrolet Impala	4-Door	FS	61	Pontiac Firebird	Specialty	C	189
	Chevrolet Caprice Classic	4-Door	FS	67	Ford Mustang II	2-Door	SC	134
	Chevrolet Chevelle	4-Door	I	71	Chevrolet Camaro	Specialty	C	133
	Oldsmobile Delta 88	4-Door	FS	71	Pontiac Grand Prix	Specialty	I	124
	Chevrolet Nova	4-Door	C	73	Volkswagen Rabbit	—[2]	SC	124
LOW VOLUME (Less than 1% of Total Exposure)	Pontiac Catalina	4-Door	FS	61	Porsche 911/912	Sports	SC	483
	Chevrolet Chevelle	Sta. Wgn.	I	64	Porsche 914 Roadster	Sports	SC	303
	Buick Skylark	4-Door	C	66	Chevrolet Corvette	Sports	SC	269
	Plymouth Valiant Scamp	2-Door	C	66	Volkswagen Scirocco	2-Door	SC	219
	Chevrolet Impala	Sta. Wgn.	FS	69	Mercury Capri	2-Door	SC	184

[1] Results are standardized to the distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

[2] Body style cannot be determined from Vehicle Identification Number.

Subcompact (SC) – cars with wheelbases less than or equal to 101 inches.

Compact (C) – cars with wheelbases greater than 101 inches and less than or equal to 111 inches.

Intermediate (I) – cars with wheelbases greater than 111 inches and less than or equal to 120 inches.

Full-Size (FS) – cars with wheelbases greater than 120 inches.

TABLE 10
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1976 MODELS-COLLISION COVERAGES

PART A: ALL CARS
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MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	4181907	100	100	100
			=10.1	= $ 695	= $ 70

SEE PAGE 49 FOR FOOTNOTES.

TABLE 10
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1976 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	SUBCOMPACT	900097	104	109	114
REGULAR TWO-DOOR MODELS		734944	105	106	111
CHEVROLET	CHEVETTE	90969	78	102	80
AMERICAN	PACER	55124	93	96	90
CHEVROLET	VEGA	49252	99	98	97
AMERICAN	GREMLIN	28876	96	101	97
PONTIAC	ASTRE	16702	103	100	103
FORD	PINTO	91449	101	103	104
MERCURY	BOBCAT	13220	95	112	107
PONTIAC	SUNBIRD	27192	110	98	109
HONDA	CIVIC	51737	107	104	111
CHEVROLET	MONZA	41308	110	102	113
DODGE	COLT	16380	111	101	113
VOLKSWAGEN	RABBIT*	56213	110	113	124
HONDA	ACCORD	7832	113	112	127
PLYMOUTH	ARROW	16873	129	99	127
VOLKSWAGEN	DASHER*	7757	115	113	130
OPEL	COUPE	7434	126	103	130
VOLKSWAGEN	BEETLE	12934	134	100	133
FORD	MUSTANG II	93582	117	114	134
BUICK	SKYHAWK	15436	120	118	141
OLDSMOBILE	STARFIRE	14614	119	119	141
AUDI	FOX	4754	120	129	156
MERCURY	CAPRI	9232	154	119	184
VOLKSWAGEN	SCIROCCO	6074	152	143	219
REGULAR FOUR-DOOR MODELS		8437	108	115	124
DODGE	COLT	4228	107	100	107
AUDI	FOX	4209	109	130	141
STATION WAGONS		123023	89	100	90
PONTIAC	ASTRE	6287	84	92	77
CHEVROLET	VEGA KAMMBACK	27798	83	94	79
FORD	PINTO	55174	89	100	90
DODGE	COLT	4952	97	93	91
MERCURY	BOBCAT	8120	84	111	94
HONDA	CIVIC	13333	96	104	100

SEE PAGE 49 FOR FOOTNOTES.

TABLE 10
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1976 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
VOLKSWAGEN	DASHER	5003	114	107	121
AUDI	FOX	2356	128	125	160
SPORTS		33692	131	189	247
MG	MGB	5560	111	135	150
MG	MG MIDGET	5013	128	143	183
CHEVROLET	CORVETTE	18553	133	202	269
PORSCHE	914 ROADSTER	2087	160	188	303
PORSCHE	911/912	2479	134	360	483

SEE PAGE 49 FOR FOOTNOTES.

TABLE 10
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1976 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	COMPACT	942413	99	100	99
REGULAR TWO-DOOR MODELS		443495	94	98	93
PLYMOUTH	VALIANT SCAMP	4222	72	91	66
BUICK	SKYLARK	31640	77	92	71
OLDSMOBILE	OMEGA	14436	86	89	77
DODGE	DART SWINGER	5702	81	95	77
CHEVROLET	NOVA	90456	88	90	80
PONTIAC	VENTURA	17993	91	89	81
PLYMOUTH	VALIANT DUSTER	11986	91	93	86
MERCURY	COMET	5700	94	91	86
AMERICAN	HORNET	9665	93	97	90
PLYMOUTH	VOLARE	44020	92	102	94
DODGE	ASPEN	32193	98	96	94
FORD	MAVERICK	28159	100	101	101
MERCURY	MONARCH	28917	103	101	104
FORD	GRANADA	111773	100	106	106
DODGE	DART SPORT	6166	107	105	113
REGULAR FOUR-DOOR MODELS		339478	86	99	86
BUICK	SKYLARK	23534	76	86	66
PONTIAC	VENTURA	13715	85	84	71
CHEVROLET	NOVA	67735	81	89	73
PLYMOUTH	VALIANT	12005	75	99	74
OLDSMOBILE	OMEGA	13114	82	93	76
DODGE	DART	12141	84	90	76
FORD	MAVERICK	32692	87	96	84
AMERICAN	HORNET	7999	88	97	86
MERCURY	COMET	7645	91	100	91
FORD	GRANADA	111722	89	107	96
AUDI	100LS	3493	110	98	109
MERCURY	MONARCH	33684	99	110	110

SEE PAGE 49 FOR FOOTNOTES.

TABLE 10
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1976 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
STATION WAGONS		28834	90	99	90
AMERICAN	HORNET SPORTABOUT	28834	90	99	90
SPECIALTY		130606	147	104	153
CHEVROLET	CAMARO	85204	132	100	133
PONTIAC	FIREBIRD	45402	172	109	189

SEE PAGE 49 FOR FOOTNOTES.

TABLE 10
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1976 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY-MENT PER INSURED VEHICLE YEAR
ALL	INTERMEDIATE	1417011	99	98	97
REGULAR TWO-DOOR MODELS		467691	101	98	99
CHEVROLET	CHEVELLE	73774	93	88	81
PLYMOUTH	FURY	15923	101	86	87
PONTIAC	LEMANS	27068	104	91	94
BUICK	CENTURY	109978	99	95	94
MERCURY	MONTEGO	6191	99	104	104
FORD	TORINO	24774	107	99	106
OLDSMOBILE	CUTLASS	201128	103	104	107
AMERICAN	MATADOR	4112	110	101	111
CHEVROLET	LAGUNA	4742	109	112	121
REGULAR FOUR-DOOR MODELS		244599	85	89	76
PLYMOUTH	FURY	10531	76	92	70
CHEVROLET	CHEVELLE	44516	89	79	71
PONTIAC	LEMANS	11818	86	84	73
PLYMOUTH	VOLARE	42517	80	92	74
DODGE	CORONET	9934	82	90	74
BUICK	CENTURY	30504	84	90	76
MERCURY	MONTEGO	6079	82	93	77
OLDSMOBILE	CUTLASS	32147	87	90	79
DODGE	ASPEN	33465	84	92	79
FORD	TORINO	15844	93	91	86
AMERICAN	MATADOR	7243	84	102	86
STATION WAGONS		180379	82	93	77
CHEVROLET	CHEVELLE	27436	77	84	64
DODGE	CORONET	3855	88	83	73
OLDSMOBILE	CUTLASS	15621	82	90	74
DODGE	ASPEN	35744	77	95	74
PLYMOUTH	FURY	4186	86	88	76
PLYMOUTH	VOLARE	47587	76	98	76
BUICK	CENTURY	7254	87	89	77
PONTIAC	LEMANS SAFARI	6073	91	89	81
FORD	TORINO	24287	94	95	90
MERCURY	MONTEGO MX	3597	96	99	96
AMERICAN	MATADOR	4740	98	111	109

SEE PAGE 49 FOR FOOTNOTES.

TABLE 10
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1976 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY-MENT PER INSURED VEHICLE YEAR
SPECIALTY		524342	110	102	113
FORD	ELITE	69449	95	109	104
CHEVROLET	MONTE CARLO	178196	113	93	106
CHRYSLER	CORDOBA	83377	112	98	110
DODGE	CHARGER	24957	113	101	114
MERCURY	COUGAR	36489	104	110	114
PONTIAC	GRAND PRIX	117586	113	110	124
CADILLAC	SEVILLE	14288	103	142	147

SEE PAGE 49 FOR FOOTNOTES.

TABLE 10
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1976 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	FULL-SIZE	922387	97	95	93
REGULAR TWO-DOOR MODELS		234936	100	93	93
CHEVROLET	IMPALA	28173	97	79	77
PLYMOUTH	G FURY CUSTOM	1558	74	104	77
CHEVROLET	CAPRICE CLASSIC	27287	94	86	81
DODGE	MONACO	1986	105	84	89
PONTIAC	CATALINA	8201	90	99	90
BUICK	LESABRE	24522	103	88	91
OLDSMOBILE	DELTA 88	19815	95	96	91
FORD	LTD	55466	94	98	93
PONTIAC	BONNEVILLE	10016	98	98	97
CHRYSLER	NEWPORT	3501	103	97	100
MERCURY	MARQUIS	12018	111	94	104
OLDSMOBILE	NINETY EIGHT	15589	106	100	106
BUICK	ELECTRA 225	22522	117	95	111
CHRYSLER	NEW YORKER	4243	146	104	153
REGULAR FOUR-DOOR MODELS		424748	86	88	76
CHEVROLET	IMPALA	60262	81	76	61
PONTIAC	CATALINA	21541	74	82	61
CHEVROLET	CAPRICE CLASSIC	47124	83	81	67
OLDSMOBILE	DELTA 88	49823	78	91	71
PLYMOUTH	G FURY	5220	74	98	73
BUICK	LESABRE	39520	87	87	76
OLDSMOBILE	NINETY EIGHT	28237	86	89	77
DODGE	MONACO	6745	92	87	80
FORD	LTD	70854	88	92	81
CHRYSLER	NEWPORT	15447	98	86	84
BUICK	ELECTRA 225	29408	95	90	86
PONTIAC	BONNEVILLE	15214	88	99	87
MERCURY	MARQUIS	24402	99	102	101
CHRYSLER	NEW YORKER	10035	109	106	116

SEE PAGE 49 FOR FOOTNOTES.

TABLE 10
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1976 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
STATION WAGONS		95495	101	93	94
CHEVROLET	IMPALA	16253	90	76	69
PONTIAC	CATALINA SAFARI	7995	94	91	86
PLYMOUTH	G FURY	1690	87	98	86
MERCURY	MARQUIS	5232	102	87	89
DODGE	MONACO	1523	92	101	93
CHEVROLET	CAPRICE ESTATE	14496	98	97	96
OLDSMOBILE	CUSTOM CRUISER	8605	91	104	96
CHRYSLER	TOWN & COUNTRY	1656	119	81	97
BUICK	ESTATE	7379	109	91	99
FORD	LTD	30342	111	98	109
SPECIALTY		167208	117	111	130
CADILLAC	DE VILLE/CALAIS 4D	22418	103	110	113
CADILLAC	DE VILLE/CALAIS 2D	50357	118	102	120
OLDSMOBILE	TORONADO	7906	106	115	123
FORD	THUNDERBIRD	19372	113	111	126
BUICK	RIVIERA	7193	114	110	126
LINCOLN	CONTINENTAL 2D	8959	118	108	127
CADILLAC	FLEETWOOD BROUGHAM	5540	121	106	129
LINCOLN	MARK IV	18408	131	115	150
CADILLAC	ELDORADO	14407	125	129	161
LINCOLN	CONTINENTAL 4D	12561	126	128	161

SEE PAGE 49 FOR FOOTNOTES.

FOOTNOTES FOR TABLE 10:

<1> RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

APPENDIX A

DETAILED RESULTS FOR 1978 MODELS

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	ALL	15061	2838	18.8	81380	12712	15.6	119734	12373	10.3	430759	38551	8.9	10.3	10.9

SEE PAGE 69 FOR FOOTNOTES.

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	SUBCOMPACT	6282	1286	20.5	37403	6198	16.6	26985	3113	11.5	122098	11883	9.7	11.7	11.9
REGULAR TWO-DOOR MODELS		5249	1115	21.2	31474	5327	16.9	18374	2261	12.3	86224	8921	10.3	12.5	12.5
CHEVROLET	CHEVETTE	439	77	17.5	2693	346	12.8	1603	138	8.6	7502	572	7.6	9.3	9.2
TOYOTA	CORONA*	29	3	10.4	163	19	11.6	287	18	6.3	1107	101	9.1	8.9	8.6
FORD	FIESTA	89	18	20.2	566	77	13.6	485	38	7.8	2338	183	7.8	9.1	9.3
FORD	PINTO	478	96	20.1	2601	412	15.8	1434	174	11.7	6685	588	8.8	11.3	11.4
HONDA	CIVIC	221	45	20.3	1441	217	15.1	751	87	11.6	3870	350	9.0	11.1	11.4
PONTIAC	SUNBIRD	278	53	19.1	1548	261	16.9	577	72	12.5	2692	256	9.5	12.6	12.1
DODGE	COLT	116	18	15.5	729	142	19.5	355	47	13.2	1460	137	9.4	12.9	12.5
VOLKSWAGEN	RABBIT*	242	51	21.1	1776	253	14.2	2060	248	12.0	10234	973	9.5	10.7	11.7
HONDA	ACCORD	95	14	14.7	624	90	14.4	775	93	12.0	3711	363	9.8	10.8	11.5
SUBARU	DL	32	8	24.8	324	55	17.0	140	16	11.4	820	74	9.0	11.6	11.8
MAZDA	GLC*	159	36	22.7	796	137	17.2	684	86	12.6	2614	278	10.6	12.6	12.9
DATSUN	B-210*	344	74	21.5	2051	360	17.6	1205	150	12.4	5516	634	11.5	13.4	13.2
FORD	MUSTANG II	1072	241	22.5	5954	1007	16.9	2216	275	12.4	10100	1117	11.1	13.6	13.0
MERCURY	BOBCAT	88	23	26.1	426	62	14.6	263	32	12.2	1028	97	9.4	11.9	12.0
CHEVROLET	MONZA	360	83	23.1	2262	370	16.4	801	92	11.5	3781	385	10.2	12.9	12.2
VOLKSWAGEN	DASHER*	11	2	18.1	83	11	13.2	178	24	13.5	866	72	8.3	9.6	11.3
TOYOTA	COROLLA*	438	102	23.3	2558	511	20.0	1565	210	13.4	7319	886	12.1	14.4	14.3
OLDSMOBILE	STARFIRE	74	12	16.2	378	67	17.7	155	21	13.5	754	93	12.3	14.2	13.7
BUICK	SKYHAWK	51	4	7.9	316	41	13.0	164	20	12.2	719	79	11.0	11.5	11.6
DATSUN	200 SX	83	19	22.9	528	125	23.7	261	39	14.9	1265	205	16.2	18.2	17.2
PLYMOUTH	ARROW	65	16	24.6	468	102	21.8	149	22	14.7	731	104	14.2	17.3	16.0
TOYOTA	CELICA	229	66	28.8	1483	321	21.6	1021	169	16.6	5146	667	13.0	15.5	16.3
VOLKSWAGEN	SCIROCCO	48	6	12.5	363	86	23.7	250	50	20.0	1440	219	15.2	17.2	18.0
REGULAR FOUR-DOOR MODELS		616	103	16.7	3432	486	14.2	4262	382	9.0	17188	1224	7.1	8.6	9.3
DODGE	OMNI	61	14	23.0	425	52	12.2	506	38	7.5	2364	149	6.3	7.5	8.4
PLYMOUTH	HORIZON	109	20	18.4	678	81	11.9	786	64	8.1	3579	247	6.9	8.0	8.6
CHEVROLET	CHEVETTE	354	50	14.1	1736	250	14.4	2311	213	9.2	8446	562	6.7	8.4	9.1
SUBARU	DL	29	6	20.4	169	32	18.9	179	15	8.4	801	81	10.1	11.4	11.3
DATSUN	510	24	5	20.6	155	30	19.4	208	20	9.6	880	89	10.1	11.4	11.8

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
STATION WAGONS		275	39	14.2	1584	218	13.8	3393	324	9.5	13396	1067	8.0	8.8	9.7
HONDA	CIVIC	18	2	11.1	107	7	6.5	217	9	4.2	938	56	6.0	5.8	5.7
FORD	PINTO	68	8	11.8	446	72	16.1	731	65	8.9	2951	220	7.5	8.7	9.5
TOYOTA	CORONA	16	3	18.3	69	12	17.4	263	18	6.8	911	62	6.8	7.5	9.0
DATSUN	510	31	5	16.0	129	15	11.6	415	38	9.2	1614	108	6.7	7.6	8.8
SUBARU	DL	54	9	16.6	341	49	14.4	629	91	14.5	2725	276	10.1	11.3	12.6
TOYOTA	COROLLA	39	7	17.9	212	28	13.2	495	44	8.9	1859	185	10.0	10.1	10.5
SPORTS		141	29	20.6	913	167	18.3	956	146	15.3	5290	671	12.7	13.9	14.8
DATSUN	280Z	67	13	19.3	398	79	19.9	333	51	15.3	1891	241	12.7	14.3	15.0
CHEVROLET	CORVETTE	21	6	29.0	156	18	11.5	330	32	9.7	1758	162	9.2	9.6	10.7

SEE PAGE 69 FOR FOOTNOTES.

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	COMPACT	5699	1068	18.7	30227	4725	15.6	42175	4287	10.2	154116	13689	8.9	10.2	10.8
REGULAR TWO-DOOR MODELS		2283	359	15.7	11874	1566	13.2	18147	1847	10.2	67903	5892	8.7	9.6	10.2
CHEVROLET	NOVA	231	42	18.2	1471	170	11.6	1440	102	7.1	5691	397	7.0	8.0	8.3
BUICK	SKYLARK	77	11	14.2	408	39	9.6	715	72	10.1	[illegible]	190	7.5	8.3	9.1
DODGE	ASPEN	78	14	18.0	352	43	12.2	361	36	10.0	[illegible]	109	8.2	9.5	9.9
MERCURY	MONARCH	49	7	14.3	219	32	14.6	387	33	8.5	1243	89	7.2	8.5	9.1
CHEVROLET	MALIBU	173	15	8.7	852	107	12.6	1418	131	9.2	4962	399	8.0	8.8	9.1
OLDSMOBILE	OMEGA	43	7	16.4	234	24	10.3	214	23	10.7	820	55	6.7	8.3	9.1
PONTIAC	LEMANS	40	5	12.6	199	[illegible]	12.6	311	32	10.3	1167	81	6.9	8.3	9.2
PLYMOUTH	VOLARE	85	14	16.5	455	42	9.2	460	43	9.3	1710	135	7.9	8.6	9.0
PONTIAC	PHOENIX	49	8	16.3	279	36	12.9	323	29	9.0	1279	106	8.3	9.3	9.6
AMERICAN	CONCORD	87	11	12.7	580	79	13.6	714	80	11.2	2679	204	7.6	9.2	10.0
FORD	GRANADA	164	22	13.4	810	86	10.6	1281	111	8.7	4768	429	9.0	9.2	9.4
FORD	FAIRMONT	270	37	13.7	1401	223	15.9	1998	186	9.3	7223	595	8.2	9.6	10.0
MERCURY	ZEPHYR	84	8	9.5	460	59	12.8	521	54	10.4	2152	211	9.8	10.3	10.4
OLDSMOBILE	CUTLASS	585	108	18.5	2803	418	14.9	5319	582	10.9	19695	1941	9.9	10.7	11.4
BUICK	CENTURY/REGAL	247	45	18.2	1282	175	13.7	2631	328	12.5	10406	931	8.9	10.2	11.3
REGULAR FOUR-DOOR MODELS		665	90	13.5	3182	367	11.5	10363	897	8.7	31390	2355	7.5	8.1	8.8
OLDSMOBILE	OMEGA	20	2	10.2	107	5	4.7	339	28	8.3	1032	63	6.1	6.5	6.9
BUICK	SKYLARK	45	6	13.2	185	16	8.7	821	52	6.3	2181	136	6.2	6.5	7.0
CHEVROLET	NOVA	115	18	15.7	588	64	10.9	1539	143	9.3	4789	346	7.2	8.1	8.9
PONTIAC	LEMANS	22	4	18.3	106	10	9.4	401	35	8.7	1205	90	7.5	8.0	8.7
PONTIAC	PHOENIX	38	2	5.3	147	21	14.3	444	31	7.0	1273	80	6.3	7.0	7.7
BUICK	CENTURY	15	2	13.8	67	5	7.5	305	34	11.1	878	58	6.6	7.8	8.7
CHEVROLET	MALIBU	85	14	16.5	385	49	12.7	1462	116	7.9	4216	336	8.0	8.4	9.1
MERCURY	MONARCH	26	4	15.3	126	13	10.3	436	44	10.1	1338	112	8.4	9.0	9.6
AMERICAN	CONCORD	32	4	12.6	132	17	12.8	451	36	8.0	1262	86	6.8	7.6	8.4
FORD	GRANADA	90	18	20.1	451	62	13.7	1362	113	8.3	4350	318	7.3	8.2	9.2
FORD	FAIRMONT	109	8	7.4	510	60	11.8	1556	138	8.9	4551	346	7.6	8.2	8.7
OLDSMOBILE	CUTLASS	26	5	19.2	134	12	8.9	545	53	9.7	1618	136	8.4	8.9	9.5
AUDI	5000	6	2	31.8	47	4	8.4	169	15	8.9	907	113	12.5	11.9	11.6

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
STATION WAGONS		214	28	13.1	1154	122	10.6	4360	375	8.6	16964	1171	6.9	7.5	8.4
MERCURY	ZEPHYR	12	2	16.5	88	7	7.9	343	24	7.0	1335	91	6.8	7.0	7.5
CHEVROLET	MALIBU	46	1	2.2	244	27	11.1	994	82	8.3	3813	255	6.7	7.2	7.7
FORD	FAIRMONT	87	13	14.9	444	50	11.3	1500	120	8.0	5714	391	6.8	7.4	8.3
PONTIAC	LEMANS	14	2	14.6	65	6	9.2	254	27	10.6	1085	63	5.8	6.9	8.4
AMERICAN	CONCORD	20	3	15.3	93	10	10.8	340	39	11.5	1197	73	6.1	7.6	9.2
BUICK	CENTURY	14	2	13.9	75	7	9.4	344	29	8.4	1338	103	7.7	8.0	8.5
OLDSMOBILE	CUTLASS	17	4	23.5	123	13	10.5	477	47	9.8	2035	147	7.2	8.0	9.4
SPECIALTY		2537	591	23.3	14017	2670	19.0	9305	1168	12.6	37859	4271	11.3	13.7	13.5
PONTIAC	GRAND PRIX	242	38	15.7	1269	192	15.1	2503	261	10.4	9599	932	9.7	10.5	11.1
CHEVROLET	MONTE CARLO	398	75	18.8	1963	320	16.3	3455	370	10.7	12320	1291	10.5	11.3	11.9
CHEVROLET	CAMARO	1167	284	24.3	6712	1286	19.2	1804	284	15.7	8912	1075	12.1	15.8	15.0
PONTIAC	FIREBIRD	714	190	26.6	3978	854	21.5	1375	234	17.0	6185	863	14.0	17.5	16.8

SEE PAGE 69 FOR FOOTNOTES.

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	INTERMEDIATE	2538	410	16.2	11593	1508	13.0	37480	3491	9.3	116320	9327	8.0	8.8	9.6
REGULAR TWO-DOOR MODELS		619	95	15.3	2963	411	13.9	8099	709	8.8	26205	2115	8.1	8.8	9.6
CHEVROLET	IMPALA	38	4	10.6	156	24	15.4	563	48	8.5	1697	128	7.5	8.3	9.2
DODGE	DIPLOMAT	16	4	24.6	113	23	20.3	224	14	6.2	768	57	7.4	8.7	9.8
OLDSMOBILE	DELTA 88	86	12	13.9	380	28	7.4	1420	118	8.3	4675	324	6.9	7.3	7.8
BUICK	ELECTRA	30	5	16.7	119	16	13.4	675	64	9.5	2025	170	8.4	9.0	9.9
PONTIAC	BONNEVILLE	40	5	12.4	174	19	10.9	659	69	10.5	2253	201	8.9	9.4	9.9
BUICK	LESABRE	51	6	11.8	245	29	11.8	939	82	8.7	2884	210	7.3	7.9	8.7
CHEVROLET	CAPRICE	50	6	11.9	253	31	12.3	933	79	8.5	2731	208	7.6	8.2	8.8
MERCURY	COUGAR	23	6	25.6	130	13	10.0	197	27	13.7	686	63	9.2	10.5	11.7
PLYMOUTH	FURY	25	6	24.1	120	17	14.2	195	20	10.3	664	65	9.8	10.8	11.3
CHRYSLER	LE BARON	31	6	19.2	189	27	14.3	499	38	7.6	1778	132	7.4	8.1	9.1
FORD	LTD II	193	29	15.0	874	149	17.0	1046	91	8.7	3496	327	9.4	10.6	10.6
OLDSMOBILE	NINETY EIGHT	19	2	10.7	100	21	21.0	481	39	8.1	1726	153	8.9	9.2	10.5
REGULAR FOUR-DOOR MODELS		782	109	13.9	3338	357	10.7	16602	1475	8.9	44419	3089	7.0	7.7	8.6
DODGE	ASPEN	30	7	23.7	138	21	15.2	556	40	7.2	1494	103	6.9	7.7	9.1
CHEVROLET	IMPALA	104	11	10.6	458	41	8.9	2234	201	9.0	5277	376	7.1	7.8	8.2
OLDSMOBILE	NINETY EIGHT	44	1	2.3	209	13	6.2	1103	90	8.2	3568	246	6.9	7.1	7.0
BUICK	LESABRE	91	10	11.0	321	24	7.5	1835	165	9.0	4577	300	6.6	7.3	7.8
CHEVROLET	CAPRICE	113	20	17.6	549	62	11.3	2438	223	9.1	6962	492	7.1	7.9	9.0
PLYMOUTH	VOLARE	41	6	14.8	176	29	16.4	649	44	6.8	1970	142	7.2	7.8	8.8
BUICK	ELECTRA	34	7	20.6	159	14	8.8	1000	88	8.8	2711	189	7.0	7.6	8.6
OLDSMOBILE	DELTA 88	115	20	17.4	487	56	11.5	2479	223	9.0	6733	428	6.4	7.4	8.6
FORD	LTD II	38	8	21.1	157	23	14.6	730	71	9.7	1764	131	7.4	8.7	10.0
PONTIAC	BONNEVILLE	63	6	9.5	267	26	9.7	1452	136	9.4	3832	293	7.6	8.2	8.6
PONTIAC	CATALINA	32	6	19.0	104	16	15.4	566	55	9.7	1347	103	7.6	8.8	10.1
CHRYSLER	LE BARON	29	1	3.4	123	11	9.0	642	62	9.7	1934	133	6.9	7.6	8.0

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
STATION WAGONS		222	35	15.7	1085	106	9.8	3992	347	8.7	15389	1145	7.4	7.9	8.6
CHEVROLET	CAPRICE	35	4	11.6	156	13	8.4	541	46	8.5	2287	187	8.2	8.3	8.5
PLYMOUTH	VOLARE	46	11	23.7	244	18	7.4	896	70	7.8	3266	212	6.5	7.0	7.9
DODGE	ASPEN	39	5	12.9	179	15	8.4	670	49	7.3	2347	156	6.6	7.0	7.4
BUICK	ESTATE	14	3	22.0	50	8	16.1	250	26	10.4	986	88	8.9	9.6	11.2
CHEVROLET	IMPALA	36	3	8.3	161	15	9.3	532	51	9.6	2129	148	7.0	7.6	8.3
OLDSMOBILE	CUSTOM CRUISER	13	4	30.9	96	7	7.3	343	39	11.4	1387	135	9.7	10.1	11.0
SPECIALTY		914	171	18.7	4208	634	15.1	8787	960	10.9	30308	2978	9.8	10.7	11.4
CHRYSLER	CORDOBA	107	21	19.6	448	64	14.3	1400	142	10.1	4671	448	9.6	10.2	11.0
FORD	THUNDERBIRD	480	78	16.2	2099	323	15.4	4566	514	11.3	15278	1473	9.6	10.6	11.4
BUICK	RIVIERA	14	4	27.8	52	12	22.9	228	16	7.0	754	84	11.1	11.1	12.3
MERCURY	COUGAR XR-7	249	55	22.1	1220	177	14.5	1864	207	11.1	6453	661	10.2	11.2	11.8
DODGE	CHARGER	57	12	20.9	329	55	16.7	445	55	12.3	1546	182	11.8	12.8	13.2

SEE PAGE 69 FOR FOOTNOTES.

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	FULL-SIZE	542	74	13.7	2158	281	13.0	13093	1482	11.3	38224	3652	9.6	10.2	10.9
REGULAR TWO-DOOR MODELS		120	23	19.1	455	57	12.5	2433	290	11.9	6372	568	8.9	10.0	11.0
FORD	LTD	86	18	20.8	305	31	10.2	1626	179	11.0	4145	357	8.6	9.5	10.3
MERCURY	MARQUIS	24	4	16.6	118	20	16.9	621	80	12.9	1658	154	9.3	10.7	12.1
REGULAR FOUR-DOOR MODELS		243	32	13.2	748	89	11.9	4889	507	10.4	10323	787	7.6	8.7	9.5
MERCURY	MARQUIS	75	12	15.9	257	31	12.0	1462	144	9.8	3450	296	8.6	9.2	9.9
FORD	LTD	139	16	11.5	372	47	12.6	2551	259	10.2	4840	333	6.9	8.3	9.1
CHRYSLER	NEWPORT	15	3	19.9	68	5	7.3	468	52	11.1	1054	73	6.9	8.3	9.1
STATION WAGONS		50	3	6.0	189	37	19.5	828	90	10.9	2794	263	9.4	10.2	11.3
SPECIALTY		128	16	12.5	765	98	12.8	4944	595	12.0	18736	2034	10.9	11.2	11.6
CADILLAC	DE VILLE 4D	22	2	9.0	145	16	11.1	900	98	10.9	3405	340	10.0	10.2	10.4
OLDSMOBILE	TORONADO	15	5	32.8	62	11	17.8	348	40	11.5	945	86	9.1	10.4	12.4
CADILLAC	DE VILLE 2D	33	1	3.0	202	20	9.9	1406	152	10.8	5868	578	9.8	10.0	9.8
LINCOLN	CONTINENTAL 2D	5	2	42.9	30	8	26.7	227	35	15.4	800	96	12.0	13.3	16.9
LINCOLN	CONTINENTAL 4D	20	2	9.9	103	11	10.6	613	77	12.6	2072	269	13.0	12.8	12.3
CADILLAC	ELDORADO	11	1	9.0	60	12	19.9	475	60	12.6	1774	221	12.5	12.7	13.5
LINCOLN	MARK V	17	3	16.0	104	18	17.3	672	98	14.6	2660	314	11.8	12.5	13.9

SEE PAGE 69 FOR FOOTNOTES.

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	ALL	2578	$ 891	11657	$1002	11437	$ 748	35739	$ 882	$ 880	$ 854

SEE PAGE 69 FOR FOOTNOTES.

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	SUBCOMPACT	1160	$ 925	5622	$ 999	2850	$ 827	10944	$ 915	$ 926	$ 897
REGULAR TWO-DOOR MODELS		1008	$ 886	4843	$ 981	2066	$ 814	8252	$ 894	$ 909	$ 879
CHEVROLET	CHEVETTE	71	$1102	324	$ 902	127	$ 943	544	$ 783	$ 859	$ 873
TOYOTA	CORONA*	3	$1627	17	$1051	17	$1034	96	$ 839	$ 908	$ 978
FORD	FIESTA	13	$ 761	67	$1054	33	$1022	173	$ 801	$ 884	$ 914
FORD	PINTO	93	$ 822	371	$ 876	164	$ 722	556	$ 761	$ 797	$ 768
HONDA	CIVIC	37	$ 656	196	$ 922	72	$ 784	318	$ 741	$ 798	$ 779
PONTIAC	SUNBIRD	48	$ 833	238	$ 910	68	$ 888	231	$ 756	$ 840	$ 829
DODGE	COLT	17	$ 976	133	$ 915	41	$ 720	128	$ 818	$ 854	$ 806
VOLKSWAGEN	RABBIT*	47	$ 695	234	$ 908	234	$ 822	911	$ 937	$ 906	$ 880
HONDA	ACCORD	14	$1437	78	$1016	83	$ 737	308	$ 914	$ 915	$ 894
SUBARU	DL	8	$ 740	49	$ 981	15	$ 908	71	$ 824	$ 882	$ 873
MAZDA	GLC*	33	$ 940	126	$ 910	79	$ 797	254	$ 791	$ 833	$ 818
DATSUN	B-210*	65	$ 809	335	$ 921	141	$ 792	588	$ 855	$ 864	$ 841
FORD	MUSTANG II	222	$ 818	913	$ 997	258	$ 716	1052	$ 973	$ 941	$ 879
MERCURY	BOBCAT	21	$1061	59	$ 709	30	$1126	95	$ 910	$ 899	$ 963
CHEVROLET	MONZA	65	$1061	338	$ 985	87	$1009	337	$ 934	$ 973	$ 974
VOLKSWAGEN	DASHER*	2	$1393	10	$2654	21	$ 410	66	$ 991	$1043	$1057
TOYOTA	COROLLA*	95	$ 880	466	$ 930	190	$ 776	836	$ 902	$ 893	$ 861
OLDSMOBILE	STARFIRE	12	$1021	61	$1119	19	$ 672	88	$1015	$1015	$ 911
BUICK	SKYHAWK	4	$3218	35	$1114	16	$1182	74	$1017	$1132	$1199
DATSUN	200 SX	15	$ 770	109	$ 978	35	$ 570	182	$ 936	$ 905	$ 806
PLYMOUTH	ARROW	15	$1014	93	$ 797	19	$1148	99	$ 698	$ 798	$ 886
TOYOTA	CELICA	58	$ 920	286	$1288	149	$ 999	604	$1081	$1115	$1075
VOLKSWAGEN	SCIROCCO	6	$ 869	79	$1593	47	$ 875	205	$1025	$1134	$1050
REGULAR FOUR-DOOR MODELS		87	$1111	438	$1003	357	$ 690	1106	$ 813	$ 846	$ 813
DODGE	OMNI	13	$ 695	46	$ 703	34	$ 416	135	$ 801	$ 718	$ 646
PLYMOUTH	HORIZON	17	$1966	70	$1027	61	$ 623	221	$ 759	$ 843	$ 812
CHEVROLET	CHEVETTE	42	$ 889	231	$1024	199	$ 646	510	$ 793	$ 822	$ 781
SUBARU	DL	5	$ 562	29	$1261	14	$ 679	74	$ 758	$ 860	$ 796
DATSUN	510	4	$ 248	25	$ 746	18	$ 916	78	$1043	$ 940	$ 914

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
STATION WAGONS		37	$ 968	195	$ 988	295	$ 845	983	$ 873	$ 885	$ 885
HONDA	CIVIC	2	$ 339	5	$ 986	8	$ 665	52	$ 548	$ 588	$ 644
FORD	PINTO	7	$ 530	65	$ 934	62	$ 658	216	$ 726	$ 749	$ 724
TOYOTA	CORONA	3	$ 312	10	$1083	15	$1071	59	$ 810	$ 870	$ 917
DATSUN	510	5	$1556	14	$1237	35	$ 897	95	$ 939	$ 978	$1000
SUBARU	DL	8	$ 932	41	$ 904	81	$ 769	245	$ 831	$ 828	$ 825
TOYOTA	COROLLA	7	$1746	28	$1208	38	$1159	170	$1108	$1146	$1173
SPORTS		28	$1682	146	$1574	132	$1372	603	$1465	$1476	$1460
DATSUN	280Z	13	$ 597	67	$1426	48	$1043	218	$1325	$1278	$1205
CHEVROLET	CORVETTE	6	$4915	18	$2810	30	$1563	148	$1867	$1996	$2054

SEE PAGE 69 FOR FOOTNOTES.

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	COMPACT	975	$ 827	4356	$1000	3941	$ 734	12654	$ 887	$ 880	$ 847
REGULAR TWO-DOOR MODELS		330	$ 843	1438	$ 961	1701	$ 726	5445	$ 866	$ 854	$ 830
CHEVROLET	NOVA	39	$ 422	152	$ 810	93	$ 655	361	$ 722	$ 715	$ 697
BUICK	SKYLARK	11	$ 531	37	$ 874	69	$ 558	178	$ 663	$ 660	$ 651
DODGE	ASPEN	14	$1218	41	$ 759	34	$ 607	97	$ 582	$ 674	$ 649
MERCURY	MONARCH	6	$ 365	30	$ 820	30	$ 733	86	$ 688	$ 710	$ 707
CHEVROLET	MALIBU	12	$ 464	98	$ 950	124	$ 698	372	$ 817	$ 807	$ 778
OLDSMOBILE	OMEGA	6	$1028	22	$ 518	22	$ 874	51	$ 756	$ 746	$ 775
PONTIAC	LEMANS	4	$3234	23	$ 798	29	$ 390	67	$ 890	$ 831	$ 818
PLYMOUTH	VOLARE	13	$ 374	39	$ 979	37	$ 925	123	$ 773	$ 813	$ 837
PONTIAC	PHOENIX	6	$1451	36	$ 744	28	$ 611	98	$ 871	$ 821	$ 790
AMERICAN	CONCORD	11	$1284	71	$ 667	74	$ 794	190	$ 835	$ 806	$ 818
FORD	GRANADA	21	$1215	81	$1244	104	$ 725	396	$ 868	$ 906	$ 892
FORD	FAIRMONT	35	$ 550	202	$1186	164	$ 774	545	$ 899	$ 926	$ 881
MERCURY	ZEPHYR	7	$ 957	54	$1087	48	$ 916	192	$ 843	$ 901	$ 911
OLDSMOBILE	CUTLASS	99	$ 807	385	$1055	540	$ 711	1801	$ 903	$ 884	$ 854
BUICK	CENTURY/REGAL	41	$1258	160	$ 765	300	$ 780	871	$ 969	$ 912	$ 887
REGULAR FOUR-DOOR MODELS		82	$ 760	339	$ 831	840	$ 712	2167	$ 813	$ 789	$ 778
OLDSMOBILE	OMEGA	2	$ 588	5	$ 619	28	$ 637	57	$ 590	$ 606	$ 611
BUICK	SKYLARK	4	$ 619	16	$ 705	51	$ 717	129	$ 674	$ 686	$ 691
CHEVROLET	NOVA	18	$ 382	58	$ 624	136	$ 477	315	$ 602	$ 565	$ 551
PONTIAC	LEMANS	4	$ 402	10	$ 389	31	$ 675	80	$ 676	$ 644	$ 619
PONTIAC	PHOENIX	2	$ 74	21	$ 833	30	$ 966	74	$ 651	$ 746	$ 760
BUICK	CENTURY	1	$ 149	5	$ 691	32	$ 745	50	$ 880	$ 812	$ 768
CHEVROLET	MALIBU	13	$1149	45	$ 772	108	$ 611	302	$ 839	$ 788	$ 765
MERCURY	MONARCH	4	$1317	13	$ 849	39	$ 551	106	$ 792	$ 751	$ 742
AMERICAN	CONCORD	4	$ 923	16	$ 505	33	$ 966	84	$ 900	$ 870	$ 865
FORD	GRANADA	16	$ 656	55	$ 968	103	$ 695	291	$ 928	$ 872	$ 839
FORD	FAIRMONT	7	$1574	54	$ 878	131	$ 996	327	$ 912	$ 939	$ 969
OLDSMOBILE	CUTLASS	5	$ 790	11	$1450	50	$ 872	124	$ 844	$ 885	$ 942
AUDI	5000	2	$ 252	4	$1231	12	$ 514	99	$1036	$ 976	$ 843

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
STATION WAGONS		24	$ 757	112	$ 923	335	$ 722	1086	$ 812	$ 800	$ 794
MERCURY	ZEPHYR	2	$ 376	5	$ 480	22	$ 720	85	$ 706	$ 693	$ 661
CHEVROLET	MALIBU	1	$ 195	26	$ 940	73	$ 672	230	$ 824	$ 798	$ 757
FORD	FAIRMONT	12	$ 758	46	$ 964	105	$ 610	363	$ 858	$ 815	$ 782
PONTIAC	LEMANS	2	$ 678	6	$ 793	27	$ 999	54	$ 638	$ 759	$ 790
AMERICAN	CONCORD	3	$1032	10	$ 667	36	$ 817	72	$ 897	$ 857	$ 841
BUICK	CENTURY	1	$ 711	6	$1117	22	$1108	97	$ 723	$ 809	$ 916
OLDSMOBILE	CUTLASS	2	$1009	12	$1108	44	$ 646	140	$ 885	$ 847	$ 841
SPECIALTY		539	$ 831	2467	$1050	1065	$ 768	3956	$ 978	$ 962	$ 908
PONTIAC	GRAND PRIX	32	$ 852	178	$1119	240	$ 789	861	$1016	$ 984	$ 944
CHEVROLET	MONTE CARLO	70	$ 859	293	$1020	339	$ 783	1180	$ 939	$ 921	$ 893
CHEVROLET	CAMARO	259	$ 776	1200	$ 933	259	$ 655	1005	$ 872	$ 869	$ 800
PONTIAC	FIREBIRD	174	$ 907	780	$1225	210	$ 866	806	$1069	$1095	$1013

SEE PAGE 69 FOR FOOTNOTES.

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	INTERMEDIATE	374	$ 962	1416	$1040	3260	$ 704	8734	$ 829	$ 824	$ 824
REGULAR TWO-DOOR MODELS		90	$1309	382	$1010	654	$ 732	1966	$ 831	$ 846	$ 847
CHEVROLET	IMPALA	4	$ 409	22	$1019	46	$ 589	118	$ 682	$ 693	$ 686
DODGE	DIPLOMAT	4	$ 354	20	$1412	14	$ 500	51	$ 615	$ 764	$ 681
OLDSMOBILE	DELTA 88	12	$1209	25	$1320	110	$ 814	305	$ 790	$ 836	$ 899
BUICK	ELECTRA	5	$ 955	15	$ 647	62	$ 522	151	$ 886	$ 775	$ 726
PONTIAC	BONNEVILLE	4	$ 549	17	$1104	63	$ 666	191	$ 863	$ 828	$ 815
BUICK	LESABRE	6	$2133	27	$1041	76	$ 842	194	$ 828	$ 876	$ 930
CHEVROLET	CAPRICE	6	$ 465	29	$1225	69	$1041	188	$ 812	$ 900	$ 937
MERCURY	COUGAR	5	$3201	12	$ 620	25	$ 369	58	$ 739	$ 755	$ 715
PLYMOUTH	FURY	5	$1284	17	$1022	18	$ 770	57	$ 593	$ 736	$ 754
CHRYSLER	LE BARON	5	$ 493	27	$1313	35	$ 849	123	$ 935	$ 961	$ 940
FORD	LTD II	28	$1496	140	$ 874	80	$ 758	313	$ 797	$ 846	$ 830
OLDSMOBILE	NINETY EIGHT	2	$4249	18	$ 914	36	$ 495	145	$1248	$1113	$1084
REGULAR FOUR-DOOR MODELS		100	$ 765	334	$ 935	1389	$ 697	2918	$ 789	$ 772	$ 778
DODGE	ASPEN	6	$ 345	20	$ 609	35	$ 408	98	$ 791	$ 667	$ 607
CHEVROLET	IMPALA	10	$ 205	39	$ 917	189	$ 695	366	$ 735	$ 725	$ 722
OLDSMOBILE	NINETY EIGHT	1	$1237	13	$1132	87	$ 739	237	$ 804	$ 801	$ 852
BUICK	LESABRE	9	$1042	23	$ 610	155	$ 673	289	$ 906	$ 818	$ 787
CHEVROLET	CAPRICE	20	$ 791	59	$ 686	206	$ 765	463	$ 648	$ 687	$ 702
PLYMOUTH	VOLARE	6	$ 214	24	$1310	42	$ 494	133	$ 837	$ 804	$ 757
BUICK	ELECTRA	5	$ 369	12	$ 566	83	$ 692	182	$ 991	$ 874	$ 792
OLDSMOBILE	DELTA 88	17	$ 820	52	$ 971	212	$ 717	399	$ 797	$ 786	$ 796
FORD	LTD II	8	$1099	21	$ 679	67	$ 762	124	$ 700	$ 731	$ 739
PONTIAC	BONNEVILLE	6	$1751	24	$1550	128	$ 570	268	$ 783	$ 776	$ 872
PONTIAC	CATALINA	6	$1047	16	$ 928	54	$ 683	97	$ 744	$ 753	$ 765
CHRYSLER	LE BARON	1	$ 797	10	$2025	59	$ 951	120	$ 730	$ 867	$1005
STATION WAGONS		32	$1181	101	$ 869	330	$ 597	1064	$ 707	$ 704	$ 717
CHEVROLET	CAPRICE	4	$ 688	13	$ 917	45	$ 422	172	$ 616	$ 597	$ 597
PLYMOUTH	VOLARE	9	$ 766	18	$ 634	65	$ 622	200	$ 688	$ 672	$ 661
DODGE	ASPEN	5	$ 922	15	$ 964	45	$ 546	143	$ 715	$ 701	$ 704
BUICK	ESTATE	2	$ 465	8	$ 490	26	$ 223	80	$ 885	$ 702	$ 573
CHEVROLET	IMPALA	3	$3064	14	$ 826	48	$ 835	140	$ 718	$ 787	$ 892
OLDSMOBILE	CUSTOM CRUISER	4	$1014	6	$ 748	39	$ 706	123	$ 716	$ 722	$ 732

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
SPECIALTY		152	$ 840	599	$1147	887	$ 733	2786	$ 915	$ 907	$ 882
CHRYSLER	CORDOBA	20	$ 794	61	$ 777	134	$ 718	422	$ 889	$ 839	$ 808
FORD	THUNDERBIRD	68	$ 652	305	$1198	478	$ 747	1391	$ 878	$ 887	$ 869
BUICK	RIVIERA	3	$ 906	12	$ 695	16	$ 648	77	$ 996	$ 909	$ 825
MERCURY	COUGAR XR-7	50	$1097	166	$1119	183	$ 708	617	$ 913	$ 919	$ 881
DODGE	CHARGER	11	$ 910	52	$1505	51	$ 471	165	$1090	$1047	$ 927

SEE PAGE 69 FOR FOOTNOTES.

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	FULL-SIZE	69	$ 849	263	$ 889	1386	$ 729	3407	$ 895	$ 849	$ 834
REGULAR TWO-DOOR MODELS		22	$ 865	53	$ 820	269	$ 579	538	$ 874	$ 781	$ 762
FORD	LTD	18	$ 845	30	$ 938	163	$ 660	335	$ 843	$ 793	$ 793
MERCURY	MARQUIS	4	$ 957	18	$ 615	77	$ 491	148	$ 969	$ 794	$ 748
REGULAR FOUR-DOOR MODELS		31	$ 965	80	$ 812	471	$ 630	730	$ 754	$ 718	$ 730
MERCURY	MARQUIS	12	$1030	27	$ 594	134	$ 593	281	$ 736	$ 693	$ 679
FORD	LTD	16	$1050	42	$ 905	239	$ 645	304	$ 746	$ 725	$ 750
CHRYSLER	NEWPORT	3	$ 251	5	$ 864	49	$ 777	67	$ 782	$ 771	$ 766
STATION WAGONS		1	$ 311	36	$ 800	86	$ 704	240	$ 637	$ 668	$ 669
SPECIALTY		15	$ 623	94	$1027	560	$ 888	1899	$ 988	$ 966	$ 941
CADILLAC	DE VILLE 4D	2	$ 530	16	$ 451	93	$ 666	312	$ 878	$ 813	$ 722
OLDSMOBILE	TORONADO	4	$ 395	10	$ 781	39	$ 505	80	$ 768	$ 681	$ 659
CADILLAC	DE VILLE 2D	1	$ 282	18	$1677	143	$1228	551	$1037	$1090	$1162
LINCOLN	CONTINENTAL 2D	2	$ 768	8	$ 691	35	$ 387	85	$ 940	$ 773	$ 701
LINCOLN	CONTINENTAL 4D	2	$1921	10	$ 713	71	$ 885	248	$1014	$ 983	$ 969
CADILLAC	ELDORADO	1	$ 227	12	$1591	56	$ 705	209	$ 929	$ 910	$ 915
LINCOLN	MARK V	3	$ 274	18	$ 968	88	$1108	289	$1063	$1062	$1025

SEE PAGE 69 FOR FOOTNOTES.

FOOTNOTES FOR TABLE A1:

<1> ALL "EXPOSURE" COLUMNS IN INSURED VEHICLE YEARS. ALL "CLAIMS" COLUMNS INCLUDE BOTH PAID & UNPAID CLAIMS. ALL "FREQ" COLUMNS IN CLAIMS PER 100 INSURED VEHICLE YEARS.
CLAIM FREQUENCY "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
CLAIM FREQUENCY " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

FOOTNOTES FOR TABLE A2:

<1> AVG. LOSS PAYMENT "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
AVG. LOSS PAYMENT " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

APPENDIX B

DETAILED RESULTS FOR 1977 MODELS

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	ALL	66106	12395	18.8	331534	50469	15.2	561558	59581	10.6	1889075	168871	8.9	10.2	10.9

SEE PAGE 97 FOR FOOTNOTES.

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	SUBCOMPACT	21500	4423	20.6	120631	20126	16.7	94418	10926	11.6	405569	40040	9.9	11.8	12.0
REGULAR TWO-DOOR MODELS		19183	3949	20.6	107912	18057	16.7	72675	8502	11.7	316493	31486	9.9	12.0	12.1
CHEVROLET	CHEVETTE	1436	242	16.9	7653	972	12.7	5776	492	8.5	23591	1641	7.0	8.7	8.9
CHEVROLET	VEGA	562	89	15.8	2809	424	15.1	1862	194	10.4	7248	591	8.2	10.4	10.4
MERCURY	BOBCAT	216	34	15.7	961	147	15.3	689	69	10.0	2425	202	8.3	10.5	10.3
AMERICAN	GREMLIN	447	64	14.3	2424	342	14.1	1571	138	8.8	6931	577	8.3	9.9	9.6
AMERICAN	PACER	110	24	21.8	583	83	14.2	856	93	10.9	3181	271	8.5	10.0	10.9
FORD	PINTO	1278	259	20.3	6533	1025	15.7	3826	397	10.4	16610	1526	9.2	11.4	11.1
PONTIAC	SUNBIRD	703	125	17.8	4204	647	15.4	2029	228	11.2	9252	873	9.4	11.6	11.3
TOYOTA	CORONA*	108	17	15.8	580	83	14.3	1283	131	10.2	4787	438	9.1	9.9	10.6
HONDA	ACCORD	289	65	22.5	1804	272	15.1	2762	371	13.4	13368	1232	9.2	10.6	12.2
PONTIAC	ASTRE	298	48	16.1	1401	229	16.3	843	98	11.6	3325	317	9.5	11.8	11.6
DODGE	COLT	359	86	23.9	1939	293	15.1	1037	124	12.0	4633	448	9.7	11.9	12.0
HONDA	CIVIC	1033	208	20.1	6089	968	15.9	3961	391	9.9	19556	1809	9.3	11.0	11.0
VOLKSWAGEN	BEETLE	195	51	26.1	1091	241	22.1	951	108	11.4	3689	379	10.3	13.1	13.2
VOLKSWAGEN	RABBIT*	934	188	20.1	5868	928	15.8	6998	834	11.9	31556	2851	9.0	10.6	11.6
MAZDA	GLC*	142	31	21.8	736	117	15.9	656	85	13.0	2340	253	10.8	12.5	12.9
FORD	MUSTANG II	2008	353	17.6	11134	1847	16.6	5230	585	11.2	21982	2233	10.2	12.4	11.9
BUICK	SKYHAWK	221	58	26.2	1472	214	14.5	880	108	12.3	4035	395	9.8	11.7	12.2
DATSUN	710*	68	10	14.7	282	52	18.5	722	72	10.0	2524	214	8.5	9.7	10.8
VOLKSWAGEN	DASHER*	45	12	26.7	260	37	14.2	625	80	12.8	2787	256	9.2	10.4	12.1
TOYOTA	COROLLA*	1444	323	22.4	8503	1534	18.0	6036	737	12.2	26827	2896	10.8	12.8	12.9
SUBARU	DL	126	23	18.3	748	121	16.2	540	56	10.4	2357	241	10.2	11.7	11.6
DATSUN	B-210*	2579	542	21.0	13183	2349	17.8	9117	1119	12.3	37168	4002	10.8	12.9	12.9
CHEVROLET	MONZA	1031	227	22.0	6011	985	16.4	2475	304	12.3	11084	1149	10.4	12.9	12.5
AUDI	FOX	46	6	13.0	326	48	14.7	281	32	11.4	1641	173	10.5	11.3	11.6
PLYMOUTH	ARROW	385	90	23.4	2534	465	18.3	1046	140	13.4	4848	579	11.9	14.5	14.0
OLDSMOBILE	STARFIRE	238	54	22.7	1441	246	17.1	756	95	12.6	3413	357	10.5	12.9	12.8
DATSUN	F-10	254	63	24.8	1403	276	19.7	869	100	11.5	3595	371	10.3	13.2	12.9
MERCURY	CAPRI	65	18	27.9	490	75	15.3	151	20	13.2	984	116	11.8	13.6	13.6
TOYOTA	CELICA	1960	482	24.6	11586	2239	19.3	6212	913	14.7	28366	3535	12.5	14.9	14.9
SUBARU	GF	43	8	18.5	271	55	20.3	181	22	12.1	860	80	9.3	12.2	12.4
SUBARU	STANDARD	31	10	32.3	242	40	16.6	146	18	12.3	731	65	8.9	11.6	12.4
DATSUN	200 SX	315	84	26.7	1876	399	21.3	1205	199	16.5	5537	777	14.0	16.3	16.6
VOLKSWAGEN	SCIROCCO	106	31	29.2	860	191	22.2	772	109	14.1	3782	493	13.0	14.9	15.6

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
REGULAR FOUR-DOOR MODELS		185	45	24.3	1082	201	18.6	1227	141	11.5	4825	461	9.6	11.6	12.3
SUBARU	DL	38	8	21.1	171	26	15.2	226	22	9.7	796	71	8.9	10.3	10.7
DODGE	COLT	82	23	27.9	398	67	16.9	474	50	10.6	1727	180	10.4	11.9	12.3
AUDI	FOX	17	2	11.7	166	31	18.7	308	47	15.2	1341	118	8.8	10.8	12.7
STATION WAGONS		1452	259	17.8	7266	1045	14.4	15818	1549	9.8	58422	4744	8.1	9.2	10.1
CHEVROLET	VEGA KAMMBACK	165	22	13.4	752	89	11.8	1406	121	8.6	4992	368	7.4	8.2	8.8
DODGE	COLT	34	9	26.5	140	18	12.8	423	25	5.9	1531	127	8.3	8.4	9.0
AMERICAN	PACER	153	18	11.7	801	91	11.4	2004	193	9.6	7483	523	7.0	7.9	8.8
HONDA	CIVIC	105	16	15.2	587	70	11.9	1027	103	10.0	4414	379	8.6	9.3	9.9
PONTIAC	ASTRE	45	8	17.8	245	25	10.2	536	39	7.3	1870	135	7.2	7.7	8.2
DATSUN	F-10	73	7	9.6	413	54	13.1	729	74	10.1	2535	210	8.3	9.2	9.7
TOYOTA	CORONA	84	14	16.8	354	48	13.6	1386	138	10.0	4887	378	7.7	8.6	9.8
FORD	PINTO	420	90	21.4	2108	364	17.3	3650	364	10.0	13561	1101	8.1	9.7	10.8
MERCURY	BOBCAT	58	12	20.5	257	28	10.9	585	60	10.3	2177	169	7.8	8.7	9.8
TOYOTA	COROLLA	177	37	20.9	900	117	13.0	2191	207	9.4	7924	663	8.4	9.1	10.1
VOLKSWAGEN	DASHER	21	4	19.5	124	20	16.1	444	60	13.5	1855	174	9.4	10.6	12.3
SUBARU	DL	101	20	19.8	509	112	22.0	1200	142	11.8	4401	442	10.0	11.5	12.9
SPORTS		680	170	25.0	4371	823	18.8	4698	734	15.6	25830	3349	13.0	14.3	15.4
MG	MGB	136	41	30.1	834	152	18.2	608	76	12.5	3098	359	11.6	13.4	13.8
FIAT	X 1/9	63	22	35.0	363	68	18.7	193	30	15.5	911	117	12.8	15.5	15.7
FIAT	124 SPIDER	28	13	46.3	253	52	20.6	242	39	16.1	1365	207	15.2	16.5	17.9
DATSUN	280Z	275	60	21.9	1707	330	19.3	1629	277	17.0	9030	1190	13.2	14.7	15.9
CHEVROLET	CORVETTE	112	19	17.0	805	135	16.8	1485	195	13.1	7880	921	11.7	12.4	13.2
PORSCHE	924	9	3	32.0	115	33	28.7	309	87	28.2	2008	378	18.8	20.5	24.2
PORSCHE	911	5	1	21.5	24	5	20.6	124	15	12.1	1025	128	12.5	12.6	14.0

SEE PAGE 97 FOR FOOTNOTES.

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	COMPACT	14702	2903	19.7	76087	11644	15.3	89099	9068	10.2	310251	26614	8.6	10.2	10.7
REGULAR TWO-DOOR MODELS		5794	928	16.0	30106	3990	13.3	38556	3654	9.5	139922	11437	8.2	9.3	9.8
BUICK	SKYLARK	416	51	12.3	1931	208	10.8	3642	308	8.5	12563	861	6.9	7.7	8.3
PONTIAC	VENTURA	239	38	15.9	1358	134	9.9	1536	116	7.6	5781	462	8.0	8.4	8.5
PONTIAC	PHOENIX	78	14	18.0	352	45	12.8	543	47	8.7	1846	157	8.5	9.3	9.7
MERCURY	COMET	64	19	29.6	306	51	16.7	378	36	9.5	1145	77	6.7	9.7	10.3
CHEVROLET	NOVA	1538	239	15.5	8017	1012	12.6	8793	816	9.3	32873	2410	7.3	8.7	9.2
OLDSMOBILE	OMEGA	272	36	13.2	1498	210	14.0	1600	163	10.2	6087	508	8.3	9.7	10.1
FORD	MAVERICK	352	49	13.9	1562	198	12.7	2249	194	8.6	6775	553	8.2	9.1	9.3
PLYMOUTH	VOLARE	637	120	18.8	3730	487	13.1	3520	343	9.7	12930	1056	8.2	9.6	10.0
DODGE	ASPEN	504	98	19.4	2805	383	13.7	2945	286	9.7	10887	988	9.1	10.2	10.5
FORD	GRANADA	1266	191	15.1	6314	909	14.4	10227	1014	9.9	37583	3286	8.7	9.7	10.3
MERCURY	MONARCH	292	49	16.8	1469	242	16.5	2503	272	10.9	9004	835	9.3	10.5	11.3
AMERICAN	HORNET	137	24	17.6	759	111	14.6	593	57	9.6	2340	236	10.1	11.2	11.0
REGULAR FOUR-DOOR MODELS		2852	479	16.8	13286	1642	12.4	37478	3318	8.9	112878	8347	7.4	8.3	9.1
PONTIAC	VENTURA	145	20	13.8	628	56	8.9	1743	136	7.8	5149	327	6.4	7.0	7.6
BUICK	SKYLARK	204	38	18.6	977	106	10.8	3519	257	7.3	10027	664	6.6	7.2	8.1
PONTIAC	PHOENIX	63	9	14.2	293	29	9.9	785	65	8.3	2411	165	6.8	7.5	8.2
CHEVROLET	NOVA	754	123	16.3	3926	482	12.3	9587	812	8.5	29847	2061	6.9	7.9	8.7
AMERICAN	HORNET	50	15	30.3	231	28	12.1	765	61	8.0	2108	138	6.5	7.7	9.1
FORD	MAVERICK	327	58	17.7	1203	152	12.6	3656	320	8.8	8643	631	7.3	8.4	9.1
OLDSMOBILE	OMEGA	133	17	12.8	699	81	11.6	1710	177	10.4	5916	439	7.4	8.4	9.3
MERCURY	COMET	58	6	10.4	193	28	14.5	644	60	9.3	1563	120	7.7	8.7	9.4
FORD	GRANADA	825	143	17.3	3717	483	13.0	11035	1040	9.4	33757	2664	7.9	8.8	9.7
MERCURY	MONARCH	236	39	16.5	1078	143	13.3	3256	293	9.0	10141	796	7.8	8.6	9.5
DATSUN	810	48	11	22.7	280	48	17.1	601	77	12.8	2613	281	10.8	11.8	13.0
STATION WAGONS		110	21	19.1	640	93	14.5	2123	181	8.5	7708	615	8.0	8.6	9.7
AMERICAN	HORNET SPORTABOUT	87	17	19.5	519	69	13.3	1642	120	7.3	5811	416	7.2	7.7	8.8
DATSUN	810	23	4	17.4	121	24	19.8	481	61	12.7	1897	199	10.5	11.4	13.0

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
SPECIALTY		5945	1475	24.8	32056	5919	18.5	10942	1915	17.5	49744	6215	12.5	15.7	15.8
LINCOLN	VERSAILLES	14	1	7.1	54	3	5.6	329	35	10.7	1374	133	9.7	9.7	9.3
CHEVROLET	CAMARO	3623	884	24.4	20341	3659	18.0	5784	1000	17.3	27270	3406	12.5	15.7	15.6
PONTIAC	FIREBIRD	2270	582	25.6	11487	2223	19.4	4343	807	18.6	18620	2378	12.8	16.3	16.5
DATSUN	280Z 2+2	33	8	24.2	174	34	19.6	486	73	15.0	2481	298	12.0	13.0	14.8

SEE PAGE 97 FOR FOOTNOTES.

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	INTERMEDIATE	26693	4563	17.1	122321	17033	13.9	306506	31373	10.2	972421	82551	8.5	9.5	10.3
REGULAR TWO-DOOR MODELS		10148	1759	17.3	47236	6582	13.9	90347	9347	10.3	297239	25536	8.6	9.7	10.4
CHEVROLET	IMPALA	248	42	17.0	1018	102	10.0	3809	389	10.2	11416	973	8.5	9.1	9.7
CHEVROLET	CHEVELLE	1458	278	19.1	6166	818	13.3	8567	897	10.5	27016	2287	8.5	9.9	10.4
BUICK	LESABRE	236	34	14.4	947	100	10.6	4364	418	9.6	12904	946	7.3	8.1	9.0
CHEVROLET	CAPRICE CLASSIC	290	48	16.6	1393	182	13.1	4959	483	9.7	15140	1219	8.1	8.9	9.8
OLDSMOBILE	DELTA 88	220	34	15.5	1204	133	11.0	4535	428	9.4	14485	1126	7.8	8.4	9.2
BUICK	CENTURY	1662	282	17.0	7879	1046	13.3	14629	1420	9.7	49040	4022	8.2	9.2	9.9
PONTIAC	BONNEVILLE	110	14	12.7	444	47	10.6	1820	199	10.9	6069	568	9.4	9.8	10.3
BUICK	ELECTRA 225	132	10	7.6	636	81	12.7	3314	301	9.1	10578	984	9.3	9.4	9.7
PLYMOUTH	FURY	236	40	16.9	1203	191	15.9	1930	217	11.2	6404	583	9.1	10.5	11.2
MERCURY	COUGAR	131	32	24.4	647	91	14.1	909	95	10.5	3405	303	8.9	10.2	11.0
CHRYSLER	LE BARON	72	14	19.5	340	55	16.2	990	87	8.8	3414	272	8.0	8.9	10.1
PONTIAC	CATALINA	62	12	19.4	237	27	11.4	997	128	12.8	2799	246	8.8	10.1	11.1
DODGE	MONACO	134	25	18.7	691	102	14.8	1287	148	11.5	4191	351	8.4	9.9	11.0
DODGE	DIPLOMAT	67	7	10.5	429	59	13.7	882	99	11.2	3174	253	8.0	9.2	10.1
FORD	LTD II	543	86	15.8	2424	359	14.8	4487	440	9.8	14189	1275	9.0	10.0	10.5
PONTIAC	LEMANS	315	68	21.6	1449	214	14.8	2024	224	11.1	6631	685	10.3	11.4	11.8
OLDSMOBILE	NINETY EIGHT	85	7	8.3	487	63	12.9	2169	220	10.1	7711	646	8.4	9.0	9.7
OLDSMOBILE	CUTLASS	4130	722	17.5	19504	2903	14.9	28349	3120	11.0	97712	8701	8.9	10.3	11.0
AMERICAN	MATADOR	19	4	20.6	136	9	6.6	327	34	10.4	963	96	10.0	9.9	10.2
REGULAR FOUR-DOOR MODELS		5787	800	13.8	24438	2734	11.2	102764	9473	9.2	276845	20735	7.5	8.2	9.0
DODGE	MONACO	88	15	17.1	332	38	11.4	1828	165	9.0	4050	278	6.9	7.9	8.8
PLYMOUTH	VOLARE	334	36	10.8	1803	198	11.0	5663	444	7.8	17137	1130	6.6	7.3	7.9
DODGE	ASPEN	296	46	15.5	1449	152	10.5	5134	405	7.9	15323	1087	7.1	7.6	8.3
PONTIAC	CATALINA	176	24	13.6	706	72	10.2	3301	316	9.6	8075	631	7.8	8.5	9.1
PLYMOUTH	FURY	109	14	12.8	416	46	11.1	1913	161	8.4	4522	324	7.2	7.8	8.5
BUICK	CENTURY	213	24	11.2	764	96	12.6	3949	308	7.8	9909	725	7.3	7.8	8.5
CHEVROLET	CHEVELLE	454	71	15.6	1956	225	11.5	6423	632	9.8	16742	1324	7.9	8.8	9.5
CHEVROLET	IMPALA	754	112	14.9	2770	329	11.9	12270	1176	9.6	29582	2108	7.1	8.2	9.1
BUICK	LESABRE	396	43	10.9	1745	193	11.1	8724	786	9.0	21705	1531	7.1	7.8	8.6
OLDSMOBILE	DELTA 88	538	75	13.9	2177	209	9.6	9579	802	8.4	25348	1715	6.8	7.4	8.1
OLDSMOBILE	CUTLASS	322	46	14.3	1387	157	11.3	5670	504	8.9	15507	1193	7.7	8.3	9.0
MERCURY	COUGAR	97	13	13.4	388	45	11.6	1435	121	8.4	3679	297	8.1	8.5	9.0
AMERICAN	MATADOR	48	8	16.6	128	12	9.3	788	67	8.5	1853	120	6.5	7.3	8.1
CHEVROLET	CAPRICE CLASSIC	702	92	13.1	3153	369	11.7	12807	1277	10.0	37109	2980	8.0	8.8	9.5
PONTIAC	LEMANS	84	9	10.7	381	50	13.1	1203	119	9.9	3204	237	7.4	8.5	9.3

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
FORD	LTD II	264	48	18.1	966	119	12.3	4031	417	10.3	9838	777	7.9	9.0	9.9
PONTIAC	BONNEVILLE	300	46	15.3	1229	156	12.7	5482	559	10.2	15771	1238	7.8	8.8	9.7
BUICK	ELECTRA 225	269	23	8.5	1110	106	9.6	5678	561	9.9	15839	1237	7.8	8.4	8.8
OLDSMOBILE	NINETY EIGHT	252	35	13.9	1204	119	9.9	5131	498	9.7	16235	1386	8.5	8.9	9.4
CHRYSLER	LE BARON	56	13	23.3	243	29	11.9	1155	93	8.1	3650	286	7.8	8.2	9.3
DODGE	DIPLOMAT	33	7	21.0	132	14	10.6	599	62	10.4	1766	131	7.4	8.5	9.6
STATION WAGONS		2083	322	15.5	10388	1199	11.5	36009	3428	9.5	137508	10210	7.4	8.2	9.2
DODGE	MONACO	36	5	13.8	160	12	7.5	541	51	9.4	2105	149	7.1	7.6	8.3
BUICK	CENTURY	56	8	14.3	244	23	9.4	1029	96	9.3	3757	297	7.9	8.3	8.9
DODGE	ASPEN	413	48	11.6	1977	208	10.5	6765	561	8.3	25471	1698	6.7	7.3	8.1
CHEVROLET	CHEVELLE	163	25	15.3	900	106	11.8	3291	287	8.7	12734	884	6.9	7.6	8.7
PLYMOUTH	VOLARE	440	58	13.2	2516	252	10.0	7964	656	8.2	31604	2078	6.6	7.2	8.0
PLYMOUTH	FURY	31	4	12.9	183	18	9.9	655	59	9.0	2253	152	6.7	7.5	8.3
PONTIAC	LEMANS SAFARI	37	6	16.1	169	16	9.5	780	68	8.7	2873	211	7.3	7.8	8.6
AMERICAN	MATADOR	46	6	13.2	131	17	13.0	584	47	8.0	1776	108	6.1	7.0	8.2
CHEVROLET	IMPALA	200	36	18.0	974	113	11.6	3067	310	10.1	11648	937	8.0	8.8	9.8
CHEVROLET	CAPRICE ESTATE	199	34	17.1	771	97	12.6	2998	339	11.3	11015	978	8.9	9.7	10.7
OLDSMOBILE	CUTLASS	94	15	16.0	511	71	13.9	1950	178	9.1	8347	606	7.3	8.0	9.4
PONTIAC	CATALINA SAFARI	90	16	17.8	468	73	15.6	1572	185	11.8	5789	509	8.8	9.9	11.3
BUICK	ESTATE	68	10	14.7	312	32	10.3	1142	135	11.8	3923	369	9.4	10.0	10.6
FORD	LTD II	90	23	25.6	490	73	14.9	1718	210	12.2	6658	573	8.6	9.8	11.7
MERCURY	COUGAR MX	24	6	24.7	139	28	20.1	492	64	13.0	1803	130	7.2	9.3	12.0
OLDSMOBILE	CUSTOM CRUISER	97	22	22.6	442	60	13.6	1462	182	12.4	5753	531	9.2	10.3	11.6
SPECIALTY		8674	1682	19.4	40260	6518	16.2	77386	9125	11.8	260829	26070	10.0	11.2	12.0
CHEVROLET	MONTE CARLO	3391	691	20.4	15227	2590	17.0	23131	2855	12.3	76147	7831	10.3	11.8	12.5
CHRYSLER	CORDOBA	720	141	19.6	3417	540	15.8	9592	1133	11.8	32918	3250	9.9	10.9	11.9
FORD	THUNDERBIRD	1503	275	18.3	6638	999	15.1	17837	1962	11.0	58312	5713	9.8	10.6	11.4
DODGE	CHARGER	206	37	18.0	1074	176	16.4	1489	178	12.0	5148	585	11.4	12.3	12.7
PONTIAC	GRAND PRIX	2080	379	18.2	10127	1636	16.2	16823	1963	11.7	57203	5647	9.9	11.2	11.9
BUICK	RIVIERA	43	10	23.1	274	42	15.3	1245	127	10.2	3975	357	9.0	9.7	11.1
MERCURY	COUGAR XR-7	700	145	20.7	3289	510	15.5	6249	788	12.6	21583	2166	10.0	11.3	12.3
CADILLAC	SEVILLE	30	4	13.4	214	25	11.7	1020	119	11.7	5544	521	9.4	9.8	10.7

SEE PAGE 97 FOR FOOTNOTES.

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	FULL-SIZE	3211	506	15.8	12495	1666	13.3	71535	8214	11.5	200834	19666	9.8	10.4	11.2
REGULAR TWO-DOOR MODELS		668	100	15.0	2462	367	14.9	13982	1556	11.1	36011	3456	9.6	10.3	11.2
PLYMOUTH	G FURY	21	1	4.8	62	9	14.4	305	33	10.8	821	65	7.9	8.9	9.7
CHRYSLER	NEWPORT	27	2	7.4	126	19	15.1	764	81	10.6	2179	156	7.2	8.3	9.6
FORD	LTD	468	70	15.0	1665	249	15.0	9056	993	11.0	22386	2120	9.5	10.2	11.1
DODGE	ROYAL MONACO	32	9	28.5	91	13	14.3	514	55	10.7	1469	109	7.4	8.8	10.6
MERCURY	MARQUIS	95	15	15.8	390	59	15.1	2354	277	11.8	6240	661	10.6	11.1	12.0
CHRYSLER	NEW YORKER	26	3	11.6	127	18	14.1	989	117	11.8	2915	345	11.8	11.9	12.1
REGULAR FOUR-DOOR MODELS		1580	254	16.1	5011	649	13.0	30517	3262	10.7	66610	5673	8.5	9.5	10.3
PLYMOUTH	G FURY	70	12	17.2	229	25	10.9	1346	124	9.2	2893	219	7.6	8.4	9.1
CHRYSLER	NEWPORT	187	30	16.0	603	75	12.4	4022	427	10.6	8972	692	7.7	8.9	9.8
DODGE	ROYAL MONACO	93	13	13.9	323	36	11.2	1931	177	9.2	4227	308	7.3	8.1	8.9
FORD	LTD	823	131	15.9	2434	312	12.8	14783	1519	10.3	29987	2497	8.3	9.3	10.1
MERCURY	MARQUIS	283	49	17.3	963	133	13.8	5580	644	11.5	12913	1173	9.1	10.1	11.1
CHRYSLER	NEW YORKER	123	19	15.4	459	68	14.8	2855	371	13.0	7617	784	10.3	11.2	12.2
STATION WAGONS		382	73	19.1	1589	210	13.2	5809	731	12.6	19444	2024	10.4	11.2	12.0
PLYMOUTH	G FURY	24	2	8.5	98	13	13.3	272	34	12.5	948	99	10.4	11.0	11.5
FORD	LTD	272	60	22.0	1113	150	13.5	4180	516	12.3	14052	1428	10.2	11.0	12.0
CHRYSLER	TOWN & COUNTRY	23	3	12.9	106	13	12.3	327	44	13.4	1152	141	12.2	12.5	12.7
MERCURY	MARQUIS	47	8	16.9	202	27	13.4	763	106	13.9	2406	257	10.7	11.6	12.5
SPECIALTY		581	79	13.6	3433	440	12.8	21227	2665	12.6	78770	8513	10.8	11.2	11.9
OLDSMOBILE	TORONADO	56	7	12.6	272	31	11.4	1660	165	9.9	4682	469	10.0	10.1	10.3
CADILLAC	DE VILLE 4D	99	15	15.1	686	85	12.4	3827	418	10.9	13922	1268	9.1	9.6	10.5
CADILLAC	DE VILLE 2D	171	17	10.0	1037	127	12.2	6494	772	11.9	26506	2733	10.3	10.7	11.1
LINCOLN	CONTINENTAL 4D	82	12	14.6	455	60	13.2	2441	358	14.7	8168	979	12.0	12.6	13.3
CADILLAC	ELDORADO	37	3	8.0	271	43	15.9	1734	274	15.8	6612	806	12.2	13.0	13.8
LINCOLN	CONTINENTAL 2D	38	7	18.5	159	28	17.7	1123	167	14.9	4138	505	12.2	13.0	14.3
CADILLAC	FLEETWOOD BROUGHAM	28	4	14.1	152	18	11.8	862	90	10.4	3260	376	11.5	11.3	11.3
LINCOLN	MARK V	68	14	20.6	398	48	12.1	3073	417	13.6	11410	1373	12.0	12.4	13.0

SEE PAGE 97 FOR FOOTNOTES.

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	ALL	11997	$ 779	48844	$ 918	57898	$ 657	163208	$ 799	$ 790	$ 766

SEE PAGE 97 FOR FOOTNOTES.

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	SUBCOMPACT	4286	$ 831	19431	$ 960	10563	$ 754	38521	$ 889	$ 885	$ 850
REGULAR TWO-DOOR MODELS		3832	$ 833	17426	$ 939	8220	$ 718	30324	$ 852	$ 858	$ 817
CHEVROLET	CHEVETTE	234	$ 728	941	$ 822	470	$ 612	1578	$ 766	$ 757	$ 719
CHEVROLET	VEGA	85	$ 846	413	$ 791	186	$ 611	575	$ 789	$ 767	$ 730
MERCURY	BOBCAT	33	$ 902	143	$ 901	65	$ 579	196	$ 810	$ 812	$ 747
AMERICAN	GREMLIN	62	$ 796	331	$ 994	135	$ 644	557	$ 853	$ 867	$ 798
AMERICAN	PACER	24	$ 419	81	$ 702	91	$ 912	261	$ 654	$ 702	$ 740
FORD	PINTO	253	$ 773	991	$ 850	386	$ 747	1472	$ 781	$ 798	$ 779
PONTIAC	SUNBIRD	120	$ 756	632	$ 831	223	$ 747	840	$ 772	$ 788	$ 771
TOYOTA	CORONA*	17	$ 982	81	$1047	126	$ 718	422	$ 871	$ 866	$ 849
HONDA	ACCORD	64	$ 587	258	$1062	356	$ 584	1174	$ 767	$ 767	$ 738
PONTIAC	ASTRE	47	$1105	219	$ 842	96	$ 712	304	$ 781	$ 814	$ 782
DODGE	COLT	83	$ 844	280	$ 893	118	$ 664	428	$ 771	$ 801	$ 756
HONDA	CIVIC	203	$ 755	937	$ 908	370	$ 818	1733	$ 807	$ 834	$ 823
VOLKSWAGEN	BEETLE	50	$ 582	236	$ 916	108	$ 505	368	$ 784	$ 772	$ 696
VOLKSWAGEN	RABBIT*	185	$1006	903	$ 980	800	$ 682	2754	$ 866	$ 862	$ 826
MAZDA	GLC*	31	$ 459	113	$ 877	82	$ 711	245	$ 774	$ 767	$ 752
FORD	MUSTANG II	340	$ 939	1785	$ 981	565	$ 691	2172	$ 859	$ 890	$ 823
BUICK	SKYHAWK	57	$1035	201	$ 979	106	$ 585	373	$ 883	$ 878	$ 801
DATSUN	710*	10	$ 686	50	$1056	70	$ 752	205	$1004	$ 950	$ 908
VOLKSWAGEN	DASHER*	12	$ 936	37	$1237	77	$ 698	247	$ 797	$ 825	$ 835
TOYOTA	COROLLA*	313	$ 767	1472	$ 905	719	$ 668	2782	$ 837	$ 829	$ 785
SUBARU	DL	22	$1136	116	$ 961	55	$ 681	233	$ 970	$ 939	$ 876
DATSUN	B-210*	526	$ 808	2266	$ 925	1096	$ 745	3847	$ 844	$ 851	$ 820
CHEVROLET	MONZA	218	$ 876	951	$ 995	294	$ 791	1100	$ 902	$ 921	$ 876
AUDI	FOX	5	$ 419	46	$1022	31	$ 996	166	$ 935	$ 949	$ 944
PLYMOUTH	ARROW	87	$ 490	449	$ 738	139	$ 797	549	$ 821	$ 764	$ 784
OLDSMOBILE	STARFIRE	53	$ 777	245	$ 937	94	$ 772	346	$ 925	$ 899	$ 866
DATSUN	F-10	60	$ 760	262	$ 958	94	$ 703	353	$ 978	$ 920	$ 868
MERCURY	CAPRI	18	$1152	69	$ 968	19	$1096	113	$ 840	$ 928	$ 964
TOYOTA	CELICA	471	$ 853	2153	$1024	877	$ 787	3423	$ 922	$ 932	$ 887
SUBARU	GF	7	$1637	50	$ 986	21	$ 757	78	$1269	$1126	$1066
SUBARU	STANDARD	9	$ 913	40	$1153	18	$ 993	62	$1159	$1117	$1088
DATSUN	200 SX	79	$1102	383	$1139	190	$ 837	751	$1051	$1049	$ 992
VOLKSWAGEN	SCIROCCO	30	$1349	185	$1330	104	$ 915	478	$1059	$1114	$1064

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
REGULAR FOUR-DOOR MODELS		43	$ 820	196	$ 932	136	$ 746	442	$ 956	$ 908	$ 872
SUBARU	DL	8	$ 858	25	$ 885	22	$ 663	69	$ 915	$ 861	$ 819
DODGE	COLT	23	$ 707	66	$ 949	48	$ 725	173	$ 941	$ 892	$ 855
AUDI	FOX	2	$ 334	31	$ 928	45	$ 933	113	$ 978	$ 953	$ 923
STATION WAGONS		248	$ 695	1015	$ 900	1499	$ 707	4553	$ 815	$ 801	$ 784
CHEVROLET	VEGA KAMMBACK	21	$ 834	89	$ 740	118	$ 596	351	$ 716	$ 700	$ 684
DODGE	COLT	9	$ 668	18	$ 700	24	$ 630	125	$ 708	$ 694	$ 678
AMERICAN	PACER	18	$ 691	86	$ 878	184	$ 542	502	$ 796	$ 743	$ 714
HONDA	CIVIC	15	$ 513	67	$ 813	101	$ 550	356	$ 793	$ 742	$ 697
PONTIAC	ASTRE	8	$ 228	24	$ 953	38	$ 834	130	$ 912	$ 875	$ 857
DATSUN	F-10	5	$ 614	53	$ 955	68	$ 847	198	$ 768	$ 813	$ 816
TOYOTA	CORONA	14	$ 461	47	$ 894	134	$ 790	365	$ 828	$ 815	$ 806
FORD	PINTO	86	$ 701	355	$ 871	352	$ 653	1068	$ 783	$ 771	$ 747
MERCURY	BOBCAT	10	$ 688	28	$ 970	59	$ 865	162	$ 811	$ 836	$ 848
TOYOTA	COROLLA	37	$ 710	111	$1159	202	$ 817	637	$ 898	$ 904	$ 899
VOLKSWAGEN	DASHER	3	$ 532	19	$ 382	59	$ 963	172	$ 767	$ 781	$ 766
SUBARU	DL	20	$ 770	109	$ 987	137	$ 789	413	$ 908	$ 893	$ 871
SPORTS		163	$1003	794	$1506	708	$1278	3202	$1329	$1339	$1321
MG	MGB	40	$1237	145	$1623	75	$ 897	341	$ 990	$1148	$1065
FIAT	X 1/9	20	$1085	67	$1271	29	$1064	110	$ 898	$1047	$1021
FIAT	124 SPIDER	11	$ 552	51	$1014	36	$ 715	197	$1210	$1091	$ 974
DATSUN	280Z	60	$1011	320	$1351	265	$1089	1150	$1148	$1171	$1151
CHEVROLET	CORVETTE	18	$1074	127	$2072	191	$1784	872	$1548	$1634	$1686
PORSCHE	924	3	$ 777	31	$2163	85	$1079	364	$1508	$1470	$1420
PORSCHE	911	1	$ 188	5	$2022	14	$3570	124	$2511	$2581	$2692

SEE PAGE 97 FOR FOOTNOTES.

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	COMPACT	2809	$ 762	11302	$ 911	8777	$ 646	25737	$ 771	$ 780	$ 748
REGULAR TWO-DOOR MODELS		894	$ 749	3894	$ 847	3546	$ 636	11083	$ 739	$ 742	$ 720
BUICK	SKYLARK	48	$ 491	203	$ 743	298	$ 586	831	$ 655	$ 647	$ 636
PONTIAC	VENTURA	35	$ 760	130	$ 716	111	$ 515	447	$ 700	$ 677	$ 641
PONTIAC	PHOENIX	13	$ 670	44	$ 842	46	$ 530	155	$ 612	$ 640	$ 621
MERCURY	COMET	18	$ 818	50	$ 946	36	$ 395	73	$ 618	$ 685	$ 599
CHEVROLET	NOVA	230	$ 688	982	$ 781	801	$ 634	2331	$ 721	$ 717	$ 698
OLDSMOBILE	OMEGA	36	$ 639	204	$ 833	157	$ 546	494	$ 626	$ 660	$ 630
FORD	MAVERICK	48	$ 782	194	$ 979	186	$ 697	532	$ 728	$ 776	$ 758
PLYMOUTH	VOLARE	115	$ 682	478	$ 829	327	$ 668	1022	$ 749	$ 751	$ 729
DODGE	ASPEN	95	$ 764	375	$ 829	279	$ 617	950	$ 770	$ 757	$ 725
FORD	GRANADA	186	$ 866	890	$ 946	988	$ 674	3195	$ 782	$ 792	$ 773
MERCURY	MONARCH	47	$ 927	234	$ 823	258	$ 633	817	$ 754	$ 749	$ 731
AMERICAN	HORNET	23	$ 915	110	$ 922	57	$ 637	230	$ 868	$ 853	$ 798
REGULAR FOUR-DOOR MODELS		465	$ 766	1598	$ 835	3213	$ 607	8057	$ 753	$ 728	$ 715
PONTIAC	VENTURA	20	$ 587	53	$ 662	130	$ 523	315	$ 707	$ 652	$ 630
BUICK	SKYLARK	35	$ 669	103	$ 769	251	$ 436	636	$ 644	$ 606	$ 591
PONTIAC	PHOENIX	9	$ 294	29	$ 710	64	$ 675	158	$ 660	$ 657	$ 654
CHEVROLET	NOVA	122	$ 768	467	$ 769	793	$ 550	1986	$ 684	$ 667	$ 654
AMERICAN	HORNET	14	$ 909	27	$ 669	59	$ 541	128	$ 684	$ 659	$ 643
FORD	MAVERICK	57	$ 876	145	$ 758	306	$ 563	610	$ 756	$ 710	$ 695
OLDSMOBILE	OMEGA	16	$1107	79	$ 693	171	$ 581	425	$ 723	$ 693	$ 688
MERCURY	COMET	6	$ 458	28	$1260	58	$ 712	120	$ 657	$ 746	$ 757
FORD	GRANADA	139	$ 661	475	$ 840	1008	$ 679	2578	$ 824	$ 785	$ 768
MERCURY	MONARCH	37	$ 893	138	$1024	284	$ 682	767	$ 748	$ 768	$ 774
DATSUN	810	10	$1653	48	$1593	70	$ 816	273	$1012	$1063	$1063
STATION WAGONS		19	$ 499	90	$ 994	172	$ 701	593	$ 866	$ 839	$ 809
AMERICAN	HORNET SPORTABOUT	15	$ 595	67	$ 906	114	$ 822	404	$ 800	$ 811	$ 813
DATSUN	810	4	$ 140	23	$1250	58	$ 462	189	$1007	$ 899	$ 809

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
SPECIALTY		1431	$ 772	5720	$ 974	1846	$ 729	6004	$ 845	$ 873	$ 820
LINCOLN	VERSAILLES	1	$ 663	3	$ 487	34	$1425	128	$1255	$1272	$1170
CHEVROLET	CAMARO	857	$ 760	3531	$ 926	961	$ 630	3280	$ 798	$ 828	$ 757
PONTIAC	FIREBIRD	565	$ 780	2153	$1045	781	$ 811	2313	$ 880	$ 922	$ 876
DATSUN	280Z 2+2	8	$1514	33	$1441	70	$ 849	283	$ 915	$ 959	$1001

SEE PAGE 97 FOR FOOTNOTES.

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	INTERMEDIATE	4416	$ 749	16503	$ 878	30528	$ 626	79816	$ 757	$ 742	$ 729
REGULAR TWO-DOOR MODELS		1691	$ 767	6348	$ 880	9105	$ 631	24714	$ 766	$ 754	$ 736
CHEVROLET	IMPALA	40	$ 406	99	$ 770	376	$ 650	943	$ 701	$ 685	$ 679
CHEVROLET	CHEVELLE	274	$ 561	788	$ 831	871	$ 522	2205	$ 690	$ 673	$ 646
BUICK	LESABRE	31	$ 998	97	$ 825	406	$ 667	920	$ 753	$ 739	$ 746
CHEVROLET	CAPRICE CLASSIC	47	$ 648	170	$ 765	476	$ 583	1181	$ 763	$ 715	$ 695
OLDSMOBILE	DELTA 88	32	$ 516	129	$1066	422	$ 575	1089	$ 792	$ 753	$ 743
BUICK	CENTURY	272	$ 819	1005	$ 871	1378	$ 625	3891	$ 750	$ 745	$ 728
PONTIAC	BONNEVILLE	14	$1040	44	$ 608	190	$ 656	537	$ 776	$ 742	$ 722
BUICK	ELECTRA 225	10	$ 756	77	$ 710	294	$ 702	953	$ 839	$ 801	$ 768
PLYMOUTH	FURY	40	$ 561	184	$ 780	213	$ 598	568	$ 719	$ 698	$ 678
MERCURY	COUGAR	32	$ 769	88	$ 608	94	$ 636	295	$ 766	$ 715	$ 697
CHRYSLER	LE BARON	14	$ 781	52	$1052	84	$ 445	259	$ 901	$ 822	$ 758
PONTIAC	CATALINA	11	$ 726	25	$1084	126	$ 619	240	$ 633	$ 659	$ 700
DODGE	MONACO	24	$ 695	99	$ 862	142	$ 657	343	$ 701	$ 716	$ 709
DODGE	DIPLOMAT	6	$ 402	53	$ 897	98	$ 731	236	$ 833	$ 809	$ 785
FORD	LTD II	82	$ 814	348	$ 795	423	$ 690	1225	$ 796	$ 775	$ 760
PONTIAC	LEMANS	65	$ 928	205	$ 756	220	$ 579	669	$ 714	$ 708	$ 684
OLDSMOBILE	NINETY EIGHT	7	$ 599	61	$1187	217	$ 759	630	$ 812	$ 823	$ 839
OLDSMOBILE	CUTLASS	687	$ 854	2816	$ 933	3041	$ 650	8442	$ 790	$ 792	$ 766
AMERICAN	MATADOR	3	$ 375	8	$1219	34	$ 938	88	$ 725	$ 801	$ 856
REGULAR FOUR-DOOR MODELS		773	$ 693	2650	$ 810	9213	$ 607	20020	$ 737	$ 705	$ 700
DODGE	MONACO	15	$ 473	38	$ 505	161	$ 562	268	$ 575	$ 562	$ 555
PLYMOUTH	VOLARE	34	$ 606	194	$ 921	422	$ 569	1095	$ 722	$ 705	$ 693
DODGE	ASPEN	45	$ 591	149	$ 680	396	$ 603	1049	$ 705	$ 675	$ 660
PONTIAC	CATALINA	24	$ 332	72	$ 699	309	$ 529	612	$ 681	$ 628	$ 613
PLYMOUTH	FURY	14	$ 507	44	$ 668	155	$ 418	318	$ 861	$ 707	$ 659
BUICK	CENTURY	24	$ 676	94	$ 746	297	$ 549	693	$ 757	$ 699	$ 679
CHEVROLET	CHEVELLE	70	$ 799	218	$ 663	617	$ 560	1276	$ 644	$ 627	$ 625
CHEVROLET	IMPALA	106	$ 584	318	$ 849	1153	$ 576	2026	$ 702	$ 671	$ 674
BUICK	LESABRE	41	$ 501	189	$ 890	760	$ 598	1485	$ 772	$ 723	$ 715
OLDSMOBILE	DELTA 88	72	$ 677	200	$ 932	782	$ 662	1637	$ 772	$ 750	$ 753
OLDSMOBILE	CUTLASS	44	$ 637	148	$ 927	494	$ 622	1152	$ 722	$ 710	$ 714
MERCURY	COUGAR	13	$1254	43	$ 620	119	$ 582	288	$ 771	$ 722	$ 706
AMERICAN	MATADOR	8	$ 539	11	$ 730	65	$ 627	114	$ 951	$ 816	$ 784
CHEVROLET	CAPRICE CLASSIC	90	$ 691	353	$ 797	1244	$ 588	2874	$ 723	$ 692	$ 685
PONTIAC	LEMANS	9	$1157	48	$ 873	119	$ 762	229	$ 574	$ 678	$ 714

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
FORD	LTD II	44	$ 579	116	$ 736	402	$ 613	753	$ 756	$ 705	$ 694
PONTIAC	BONNEVILLE	44	$ 838	153	$ 831	530	$ 661	1195	$ 710	$ 709	$ 717
BUICK	ELECTRA 225	23	$1002	106	$ 975	551	$ 684	1199	$ 811	$ 785	$ 801
OLDSMOBILE	NINETY EIGHT	33	$ 797	115	$ 672	489	$ 704	1355	$ 829	$ 788	$ 760
CHRYSLER	LE BARON	13	$1323	27	$ 865	86	$ 683	274	$ 761	$ 769	$ 777
DODGE	DIPLOMAT	7	$1821	14	$1149	62	$ 494	128	$ 780	$ 755	$ 787
STATION WAGONS		308	$ 714	1158	$ 781	3336	$ 582	9862	$ 704	$ 682	$ 673
DODGE	MONACO	5	$ 254	11	$ 395	47	$ 567	146	$ 620	$ 588	$ 549
BUICK	CENTURY	8	$1091	22	$ 497	95	$ 443	292	$ 605	$ 572	$ 556
DODGE	ASPEN	46	$ 527	196	$ 810	548	$ 558	1643	$ 706	$ 678	$ 661
CHEVROLET	CHEVELLE	24	$ 956	104	$ 872	280	$ 479	841	$ 657	$ 641	$ 642
PLYMOUTH	VOLARE	56	$ 608	246	$ 848	644	$ 639	2003	$ 696	$ 695	$ 694
PLYMOUTH	FURY	4	$ 452	16	$1241	58	$ 543	148	$ 683	$ 683	$ 706
PONTIAC	LEMANS SAFARI	6	$1128	16	$ 486	66	$ 725	206	$ 713	$ 712	$ 704
AMERICAN	MATADOR	5	$ 299	17	$ 810	45	$ 672	104	$ 821	$ 765	$ 741
CHEVROLET	IMPALA	34	$ 546	109	$ 736	300	$ 549	903	$ 673	$ 647	$ 633
CHEVROLET	CAPRICE ESTATE	33	$ 966	94	$ 595	331	$ 574	944	$ 705	$ 673	$ 656
OLDSMOBILE	CUTLASS	14	$ 838	67	$1048	170	$ 594	565	$ 785	$ 768	$ 760
PONTIAC	CATALINA SAFARI	15	$ 360	71	$ 655	177	$ 569	493	$ 713	$ 667	$ 636
BUICK	ESTATE	9	$ 428	31	$ 826	134	$ 565	356	$ 768	$ 714	$ 689
FORD	LTD II	22	$ 880	71	$ 651	204	$ 651	556	$ 714	$ 698	$ 691
MERCURY	COUGAR MX	6	$ 684	28	$ 607	60	$ 733	124	$ 674	$ 682	$ 685
OLDSMOBILE	CUSTOM CRUISER	21	$1132	59	$ 815	177	$ 588	518	$ 755	$ 732	$ 724
SPECIALTY		1644	$ 764	6347	$ 922	8874	$ 656	25220	$ 787	$ 779	$ 760
CHEVROLET	MONTE CARLO	678	$ 714	2530	$ 824	2777	$ 593	7577	$ 702	$ 703	$ 683
CHRYSLER	CORDOBA	139	$ 653	515	$ 845	1110	$ 596	3137	$ 775	$ 738	$ 717
FORD	THUNDERBIRD	269	$ 763	971	$1031	1907	$ 738	5531	$ 820	$ 824	$ 820
DODGE	CHARGER	34	$ 520	170	$ 912	168	$ 664	574	$ 749	$ 755	$ 732
PONTIAC	GRAND PRIX	368	$ 887	1599	$ 989	1908	$ 676	5458	$ 819	$ 821	$ 798
BUICK	RIVIERA	10	$ 708	41	$1428	126	$ 660	344	$ 905	$ 883	$ 888
MERCURY	COUGAR XR-7	142	$ 821	496	$1037	765	$ 676	2093	$ 856	$ 841	$ 818
CADILLAC	SEVILLE	4	$1855	25	$ 752	113	$ 941	506	$1093	$1058	$1027

SEE PAGE 97 FOR FOOTNOTES.

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	FULL-SIZE	486	$ 689	1608	$ 879	8030	$ 657	19134	$ 832	$ 784	$ 771
REGULAR TWO-DOOR MODELS		95	$ 836	351	$ 770	1526	$ 584	3366	$ 764	$ 714	$ 706
PLYMOUTH	G FURY	1	$ 453	8	$ 380	33	$ 350	63	$ 611	$ 510	$ 477
CHRYSLER	NEWPORT	2	$ 179	17	$ 689	79	$ 456	154	$ 748	$ 648	$ 609
FORD	LTD	68	$ 834	239	$ 799	971	$ 564	2057	$ 777	$ 718	$ 709
DODGE	ROYAL MONACO	8	$ 900	13	$ 902	54	$ 478	107	$ 901	$ 776	$ 753
MERCURY	MARQUIS	13	$1019	56	$ 674	274	$ 614	648	$ 700	$ 679	$ 682
CHRYSLER	NEW YORKER	3	$ 485	18	$ 839	115	$ 885	337	$ 796	$ 817	$ 818
REGULAR FOUR-DOOR MODELS		245	$ 616	628	$ 846	3203	$ 573	5520	$ 724	$ 679	$ 684
PLYMOUTH	G FURY	12	$ 670	23	$1029	123	$ 450	212	$ 684	$ 627	$ 653
CHRYSLER	NEWPORT	29	$ 403	75	$ 744	420	$ 580	669	$ 748	$ 680	$ 671
DODGE	ROYAL MONACO	13	$ 288	33	$1082	174	$ 653	301	$ 775	$ 742	$ 754
FORD	LTD	125	$ 732	302	$ 820	1494	$ 576	2439	$ 700	$ 667	$ 676
MERCURY	MARQUIS	48	$ 514	131	$ 939	626	$ 555	1139	$ 710	$ 671	$ 680
CHRYSLER	NEW YORKER	18	$ 623	64	$ 709	366	$ 585	760	$ 789	$ 721	$ 697
STATION WAGONS		70	$ 608	200	$ 736	707	$ 582	1966	$ 726	$ 690	$ 671
PLYMOUTH	G FURY	1	$2359	13	$ 487	34	$ 516	98	$ 687	$ 641	$ 681
FORD	LTD	58	$ 552	145	$ 757	498	$ 590	1389	$ 718	$ 686	$ 671
CHRYSLER	TOWN & COUNTRY	3	$1533	13	$ 637	43	$ 474	137	$ 693	$ 654	$ 650
MERCURY	MARQUIS	8	$ 454	23	$ 844	102	$ 659	246	$ 788	$ 750	$ 735
SPECIALTY		76	$ 814	429	$1083	2594	$ 823	8282	$ 957	$ 930	$ 922
OLDSMOBILE	TORONADO	7	$ 910	31	$1072	158	$ 769	458	$ 873	$ 858	$ 868
CADILLAC	DE VILLE 4D	14	$ 670	83	$1043	402	$ 811	1228	$ 985	$ 945	$ 917
CADILLAC	DE VILLE 2D	17	$1156	125	$1283	756	$ 873	2652	$ 932	$ 933	$ 975
LINCOLN	CONTINENTAL 4D	11	$ 792	58	$ 817	347	$ 777	953	$ 874	$ 846	$ 827
CADILLAC	ELDORADO	3	$ 449	41	$ 726	271	$ 788	786	$ 919	$ 878	$ 821
LINCOLN	CONTINENTAL 2D	7	$ 442	28	$1108	164	$ 616	493	$ 860	$ 808	$ 791
CADILLAC	FLEETWOOD BROUGHAM	4	$ 495	16	$1429	87	$ 771	366	$1163	$1095	$1032
LINCOLN	MARK V	13	$ 871	47	$1135	405	$ 916	1342	$1070	$1035	$1016

SEE PAGE 97 FOR FOOTNOTES.

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	ALL	729345	2118929	10.4	11.1	$ 768	$ 766	$ 80	$ 85

SEE PAGE 98 FOR FOOTNOTES.

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	SUBCOMPACT	145386	496732	11.6	12.1	$ 850	$ 850	$ 99	$103
REGULAR TWO-DOOR MODELS		117365	398897	11.7	12.2	$ 808	$ 821	$ 95	$100
CHEVROLET	CHEVETTE	9371	29085	8.9	8.8	$ 721	$ 721	$ 64	$ 63
CHEVROLET	VEGA	2799	9682	10.7	10.2	$ 742	$ 720	$ 79	$ 73
MERCURY	BOBCAT		3327		10.3		$ 761		$ 78
AMERICAN	GREMLIN	2692	8681	8.6	10.0	$ 722	$ 820	$ 62	$ 82
AMERICAN	PACER	1052	3677	11.6	10.6	$ 698	$ 748	$ 81	$ 79
FORD	PINTO	6202	22045	9.9	11.5	$ 758	$ 784	$ 75	$ 90
PONTIAC	SUNBIRD	3475	12713	10.6	11.6	$ 719	$ 784	$ 76	$ 91
TOYOTA	CORONA*	1361	5397	8.3	11.2	$ 951	$ 845	$ 79	$ 95
HONDA	ACCORD	2815	15407	11.0	12.4	$ 640	$ 755	$ 70	$ 94
PONTIAC	ASTRE	1245	4622	11.1	11.8	$ 813	$ 774	$ 90	$ 91
DODGE	COLT	1559	6409	13.8	11.5	$ 724	$ 769	$100	$ 88
HONDA	CIVIC	5934	24705	11.6	10.8	$ 806	$ 829	$ 93	$ 90
VOLKSWAGEN	BEETLE	1679	4246	13.5	13.1	$ 683	$ 705	$ 92	$ 92
VOLKSWAGEN	RABBIT*	11567	33789	10.6	11.9	$ 835	$ 823	$ 89	$ 98
MAZDA	GLC*		3262		13.2		$ 783		$103
FORD	MUSTANG II	10856	29498	12.3	11.7	$ 839	$ 816	$103	$ 95
BUICK	SKYHAWK	1480	5128	11.8	12.3	$ 813	$ 796	$ 96	$ 98
DATSUN	710*		2914		10.8		$ 937		$101
VOLKSWAGEN	DASHER*		3002		11.7		$ 786		$ 92
TOYOTA	COROLLA*	9443	33367	12.3	13.1	$ 756	$ 794	$ 93	$104
SUBARU	DL		2960		12.2		$ 857		$105
DATSUN	B-210*	15580	46468	12.6	12.9	$ 769	$ 837	$ 97	$108
CHEVROLET	MONZA	4391	16211	12.6	12.5	$ 961	$ 851	$121	$106
AUDI	FOX		1823		11.5		$ 788		$ 91
PLYMOUTH	ARROW	1630	7183	11.9	14.4	$ 913	$ 760	$109	$109
OLDSMOBILE	STARFIRE	1494	4354	12.5	12.9	$ 780	$ 897	$ 98	$116
DATSUN	F-10	1330	4792	12.9	12.8	$ 839	$ 876	$108	$112
MERCURY	CAPRI		1597		14.0		$ 976		$137
TOYOTA	CELICA	11458	36666	14.6	14.9	$ 891	$ 887	$130	$132
SUBARU	GF		1094		12.2		$1016		$124
SUBARU	STANDARD								
DATSUN	200 SX	1396	7537	14.1	17.1	$1013	$ 997	$143	$170
VOLKSWAGEN	SCIROCCO	1356	4164	12.1	16.8	$1068	$1061	$129	$178

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
REGULAR FOUR-DOOR MODELS		1236	6083	11.7	12.4	$ 789	$ 890	$ 92	$110
SUBARU	DL								
DODGE	COLT		2152		12.2		$ 895		$109
AUDI	FOX		1464		12.4		$ 916		$114
STATION WAGONS		18843	64116	9.4	10.3	$ 769	$ 788	$ 72	$ 81
CHEVROLET	VEGA KAMMBACK	1602	5713	9.2	8.6	$ 741	$ 662	$ 68	$ 57
DODGE	COLT		1721		9.3		$ 690		$ 64
AMERICAN	PACER	2864	7578	8.6	8.9	$ 709	$ 720	$ 61	$ 64
HONDA	CIVIC	1450	4682	10.4	9.8	$ 541	$ 751	$ 56	$ 74
PONTIAC	ASTRE		2137		8.6		$ 889		$ 76
DATSUN	F-10		3028		10.1		$ 825		$ 83
TOYOTA	CORONA	1502	5208	9.1	10.1	$1008	$ 752	$ 92	$ 76
FORD	PINTO	4575	15163	10.3	11.0	$ 773	$ 739	$ 80	$ 81
MERCURY	BOBCAT		2387		10.2		$ 908		$ 93
TOYOTA	COROLLA	2351	8840	8.5	10.5	$ 885	$ 901	$ 75	$ 95
VOLKSWAGEN	DASHER		1927		12.6		$ 820		$103
SUBARU	DL	1429	4782	10.4	13.7	$ 902	$ 860	$ 94	$118
SPORTS		7942	27637	15.6	15.4	$1473	$1276	$230	$197
MG	MGB		3841		13.6		$1076		$146
FIAT	X 1/9		1306		15.2		$ 914		$139
FIAT	124 SPIDER		1594		18.5		$ 910		$168
DATSUN	280Z	2954	9687	16.7	15.6	$1233	$1126	$206	$176
CHEVROLET	CORVETTE	3023	7259	13.1	13.3	$1900	$1594	$249	$212
PORSCHE	924		2203		22.7		$1430		$325
PORSCHE	911								

SEE PAGE 98 FOR FOOTNOTES.

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	COMPACT	121782	368358	10.3	10.9	$ 740	$ 750	$ 76	$ 82
REGULAR TWO-DOOR MODELS		52456	161922	9.1	10.0	$ 712	$ 722	$ 65	$ 72
BUICK	SKYLARK	5057	13495	7.8	8.4	$ 659	$ 628	$ 51	$ 53
PONTIAC	VENTURA	2645	6269	9.0	8.3	$ 685	$ 618	$ 62	$ 51
PONTIAC	PHOENIX		2465		9.6		$ 609		$ 58
MERCURY	COMET		1528		10.4		$ 585		$ 61
CHEVROLET	NOVA	13155	38066	8.9	9.3	$ 734	$ 686	$ 65	$ 64
OLDSMOBILE	OMEGA	2514	6942	10.8	9.8	$ 580	$ 649	$ 63	$ 64
FORD	MAVERICK	2384	8554	8.7	9.5	$ 790	$ 749	$ 69	$ 71
PLYMOUTH	VOLARE	4992	15825	9.5	10.1	$ 717	$ 731	$ 68	$ 74
DODGE	ASPEN	4115	13025	9.0	11.0	$ 685	$ 735	$ 62	$ 81
FORD	GRANADA	12995	42395	9.1	10.7	$ 749	$ 780	$ 68	$ 83
MERCURY	MONARCH	3034	10234	10.7	11.5	$ 643	$ 757	$ 69	$ 87
AMERICAN	HORNET		3003		11.6		$ 804		$ 93
REGULAR FOUR-DOOR MODELS		38908	127586	8.5	9.3	$ 670	$ 728	$ 57	$ 68
PONTIAC	VENTURA	2267	5398	8.0	7.5	$ 602	$ 645	$ 48	$ 48
BUICK	SKYLARK	4148	10579	7.7	8.3	$ 528	$ 616	$ 41	$ 51
PONTIAC	PHOENIX		3105		8.2		$ 659		$ 54
CHEVROLET	NOVA	11192	32922	8.4	8.8	$ 621	$ 665	$ 52	$ 59
AMERICAN	HORNET		2477		9.0		$ 696		$ 63
FORD	MAVERICK	2925	10905	8.0	9.4	$ 776	$ 678	$ 62	$ 64
OLDSMOBILE	OMEGA	2363	6096	9.1	9.4	$ 673	$ 698	$ 61	$ 66
MERCURY	COMET		1942		9.3		$ 789		$ 73
FORD	GRANADA	10670	38664	9.2	9.8	$ 700	$ 787	$ 64	$ 77
MERCURY	MONARCH	3084	11627	8.5	9.8	$ 844	$ 758	$ 72	$ 74
DATSUN	810		3043		13.1		$1078		$141
STATION WAGONS		2210	8371	7.5	10.3	$ 903	$ 777	$ 68	$ 80
AMERICAN	HORNET SPORTABOUT	1961	6098	7.2	9.3	$ 928	$ 769	$ 67	$ 72
DATSUN	810		2272		13.4		$ 798		$107

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
SPECIALTY		28208	70479	15.3	15.9	$ 831	$ 817	$127	$130
LINCOLN	VERSAILLES		1607		9.5		$1207		$115
CHEVROLET	CAMARO	16740	40283	14.9	15.9	$ 707	$ 777	$105	$124
PONTIAC	FIREBIRD	10588	26132	15.9	16.7	$ 997	$ 827	$159	$138
DATSUN	280Z 2+2		2458		14.6		$1067		$156

SEE PAGE 98 FOR FOOTNOTES.

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART C: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	INTERMEDIATE	384285	1043656	9.8	10.6	$ 733	$ 727	$ 72	$ 77
REGULAR TWO-DOOR MODELS		123500	321470	9.7	10.7	$ 744	$ 733	$ 72	$ 78
CHEVROLET	IMPALA	4399	12092	9.7	9.8	$ 728	$ 662	$ 71	$ 65
CHEVROLET	CHEVELLE	11871	31336	10.0	10.6	$ 667	$ 638	$ 67	$ 68
BUICK	LESABRE	4766	13685	7.7	9.5	$ 814	$ 722	$ 63	$ 69
CHEVROLET	CAPRICE CLASSIC	5760	16020	8.3	10.4	$ 765	$ 674	$ 63	$ 70
OLDSMOBILE	DELTA 88	5654	14790	8.3	9.6	$ 708	$ 757	$ 59	$ 73
BUICK	CENTURY	20717	52493	9.3	10.2	$ 693	$ 741	$ 64	$ 76
PONTIAC	BONNEVILLE	2118	6326	9.0	10.7	$ 789	$ 704	$ 71	$ 75
BUICK	ELECTRA 225	4166	10494	9.7	9.6	$ 809	$ 737	$ 78	$ 71
PLYMOUTH	FURY	2467	7306	10.2	11.6	$ 723	$ 669	$ 74	$ 78
MERCURY	COUGAR	1187	3904	10.1	11.3	$ 646	$ 718	$ 65	$ 81
CHRYSLER	LE BARON		4286		10.2		$ 764		$ 78
PONTIAC	CATALINA		3110		11.8		$ 689		$ 81
DODGE	MONACO	1634	4669	10.9	10.9	$ 742	$ 694	$ 81	$ 76
DODGE	DIPLOMAT		4227		10.3		$ 777		$ 80
FORD	LTD II	5753	15891	9.1	11.0	$ 786	$ 750	$ 72	$ 83
PONTIAC	LEMANS	2614	7805	11.2	12.0	$ 896	$ 619	$100	$ 74
OLDSMOBILE	NINETY EIGHT	3149	7303	9.3	9.8	$ 808	$ 865	$ 75	$ 85
OLDSMOBILE	CUTLASS	45111	104585	10.4	11.2	$ 758	$ 769	$ 79	$ 86
AMERICAN	MATADOR		1151		10.1		$ 923		$ 93
REGULAR FOUR-DOOR MODELS		103618	306216	8.2	9.2	$ 695	$ 701	$ 57	$ 64
DODGE	MONACO	1552	4746	8.7	8.8	$ 558	$ 551	$ 49	$ 48
PLYMOUTH	VOLARE	5619	19319	6.3	8.3	$ 677	$ 692	$ 43	$ 57
DODGE	ASPEN	5049	17153	7.9	8.4	$ 636	$ 666	$ 50	$ 56
PONTIAC	CATALINA	3186	9073	9.1	9.1	$ 618	$ 611	$ 56	$ 56
PLYMOUTH	FURY	1559	5402	7.3	8.8	$ 613	$ 672	$ 45	$ 59
BUICK	CENTURY	4108	10727	8.1	8.6	$ 747	$ 649	$ 61	$ 56
CHEVROLET	CHEVELLE	6452	19123	9.3	9.6	$ 586	$ 639	$ 54	$ 61
CHEVROLET	IMPALA	11041	34335	8.3	9.4	$ 649	$ 682	$ 54	$ 64
BUICK	LESABRE	8608	23962	7.8	8.8	$ 663	$ 730	$ 52	$ 64
OLDSMOBILE	DELTA 88	10381	27261	6.9	8.6	$ 791	$ 743	$ 55	$ 64
OLDSMOBILE	CUTLASS	6889	15999	8.2	9.3	$ 729	$ 704	$ 60	$ 65
MERCURY	COUGAR	1334	4266	7.6	9.4	$ 832	$ 693	$ 63	$ 65
AMERICAN	MATADOR		2101		8.0		$ 765		$ 61
CHEVROLET	CAPRICE CLASSIC	13239	40532	8.7	9.8	$ 690	$ 687	$ 60	$ 67
PONTIAC	LEMANS	1212	3661	9.0	9.4	$ 718	$ 705	$ 65	$ 66

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
FORD	LTD II	3639	11460	9.8	9.9	$ 623	$ 717	$ 61	$ 71
PONTIAC	BONNEVILLE	5724	17058	8.6	10.1	$ 747	$ 711	$ 64	$ 72
BUICK	ELECTRA 225	6165	16732	8.0	9.2	$ 917	$ 778	$ 73	$ 72
OLDSMOBILE	NINETY EIGHT	6547	16274	8.8	9.7	$ 744	$ 764	$ 65	$ 74
CHRYSLER	LE BARON		4689		9.5		$ 798		$ 76
DODGE	DIPLOMAT		2345		9.6		$ 803		$ 77
STATION WAGONS		47644	138345	8.6	9.4	$ 657	$ 679	$ 57	$ 64
DODGE	MONACO		2150		8.4		$ 539		$ 45
BUICK	CENTURY	1446	3639	9.3	8.8	$ 499	$ 555	$ 46	$ 49
DODGE	ASPEN	8926	25701	7.4	8.3	$ 611	$ 678	$ 45	$ 56
CHEVROLET	CHEVELLE	4439	12650	8.4	8.8	$ 553	$ 676	$ 46	$ 59
PLYMOUTH	VOLARE	10954	31569	7.3	8.2	$ 713	$ 690	$ 52	$ 57
PLYMOUTH	FURY		2373		8.4		$ 774		$ 65
PONTIAC	LEMANS SAFARI		2764		9.0		$ 680		$ 61
AMERICAN	MATADOR		1945		8.3		$ 717		$ 60
CHEVROLET	IMPALA	3783	12105	9.4	9.9	$ 560	$ 653	$ 53	$ 65
CHEVROLET	CAPRICE ESTATE	3481	11503	9.9	10.9	$ 600	$ 670	$ 59	$ 73
OLDSMOBILE	CUTLASS	3302	7601	9.3	9.3	$ 823	$ 727	$ 77	$ 68
PONTIAC	CATALINA SAFARI	1927	5992	11.8	11.2	$ 500	$ 678	$ 59	$ 76
BUICK	ESTATE	1320	4126	10.5	10.7	$ 714	$ 681	$ 75	$ 73
FORD	LTD II	2336	6619	10.9	11.9	$ 687	$ 691	$ 75	$ 82
MERCURY	COUGAR MX		1891		12.3		$ 713		$ 88
OLDSMOBILE	CUSTOM CRUISER	2038	5716	10.5	12.1	$ 864	$ 683	$ 91	$ 83
SPECIALTY		109524	277625	11.4	12.3	$ 771	$ 756	$ 88	$ 93
CHEVROLET	MONTE CARLO	32977	84920	11.8	12.8	$ 697	$ 678	$ 82	$ 87
CHRYSLER	CORDOBA	12952	33694	11.0	12.3	$ 706	$ 721	$ 78	$ 89
FORD	THUNDERBIRD	22978	61312	10.7	11.7	$ 818	$ 820	$ 88	$ 96
DODGE	CHARGER	1852	6066	11.1	13.2	$ 697	$ 748	$ 77	$ 99
PONTIAC	GRAND PRIX	26559	59673	11.5	12.0	$ 802	$ 795	$ 92	$ 95
BUICK	RIVIERA	1584	3953	11.3	10.9	$ 895	$ 876	$101	$ 95
MERCURY	COUGAR XR-7	8671	23150	11.8	12.5	$ 832	$ 814	$ 98	$102
CADILLAC	SEVILLE		4858		10.8		$ 881		$ 95

SEE PAGE 98 FOR FOOTNOTES.

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	FULL-SIZE	77891	210183	10.6	11.5	$ 792	$ 763	$ 84	$ 88
REGULAR TWO-DOOR MODELS		13920	39203	10.4	11.5	$ 694	$ 708	$ 72	$ 81
PLYMOUTH	G FURY								
CHRYSLER	NEWPORT		2299		9.7		$ 579		$ 56
FORD	LTD	8776	24799	10.3	11.4	$ 708	$ 707	$ 73	$ 81
DODGE	ROYAL MONACO		1558		10.3		$ 811		$ 84
MERCURY	MARQUIS	2324	6755	11.4	12.1	$ 599	$ 705	$ 68	$ 85
CHRYSLER	NEW YORKER	1143	2914	11.4	12.5	$ 787	$ 821	$ 90	$103
REGULAR FOUR-DOOR MODELS		27243	76474	9.5	10.6	$ 686	$ 684	$ 65	$ 73
PLYMOUTH	G FURY	1389	3149	8.4	9.5	$ 654	$ 652	$ 55	$ 62
CHRYSLER	NEWPORT	3975	9809	8.2	10.5	$ 696	$ 664	$ 57	$ 70
DODGE	ROYAL MONACO	1852	4721	7.6	9.3	$ 868	$ 720	$ 66	$ 67
FORD	LTD	11785	36242	9.3	10.2	$ 652	$ 685	$ 61	$ 70
MERCURY	MARQUIS	4996	14743	10.7	11.2	$ 595	$ 709	$ 64	$ 79
CHRYSLER	NEW YORKER	3246	7809	10.8	12.8	$ 845	$ 643	$ 91	$ 82
STATION WAGONS		6678	20547	12.1	12.0	$ 690	$ 664	$ 83	$ 80
PLYMOUTH	G FURY								
FORD	LTD	4564	15053	12.3	11.9	$ 699	$ 658	$ 86	$ 78
CHRYSLER	TOWN & COUNTRY		1123		12.3		$ 629		$ 77
MERCURY	MARQUIS		2566		12.8		$ 764		$ 98
SPECIALTY		30051	73959	11.3	12.1	$ 950	$ 906	$107	$110
OLDSMOBILE	TORONADO		4741		11.0		$ 891		$ 98
CADILLAC	DE VILLE 4D	5384	13150	10.7	10.5	$ 901	$ 905	$ 96	$ 95
CADILLAC	DE VILLE 2D	10463	23745	10.9	11.2	$1012	$ 947	$110	$106
LINCOLN	CONTINENTAL 4D	2863	8283	12.0	13.7	$ 855	$ 820	$103	$112
CADILLAC	ELDORADO		6228		14.4		$ 811		$117
LINCOLN	CONTINENTAL 2D	1400	4058	14.1	14.4	$ 782	$ 794	$110	$114
CADILLAC	FLEETWOOD BROUGHAM	1212	3091	11.6	11.2	$1248	$ 920	$145	$103
LINCOLN	MARK V	4350	10598	12.6	13.2	$1002	$1018	$126	$134

SEE PAGE 98 FOR FOOTNOTES.

FOOTNOTES FOR TABLE B1:

<1> ALL "EXPOSURE" COLUMNS IN INSURED VEHICLE YEARS. ALL "CLAIMS" COLUMNS INCLUDE BOTH PAID & UNPAID CLAIMS.
ALL "FREQ" COLUMNS IN CLAIMS PER 100 INSURED VEHICLE YEARS.
CLAIM FREQUENCY "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
CLAIM FREQUENCY " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

FOOTNOTES FOR TABLE B2:

<1> AVG. LOSS PAYMENT "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
AVG. LOSS PAYMENT " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

FOOTNOTES FOR TABLE B3:

<1> RESULTS ARE STANDARDIZED TO THE EXPOSURE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

APPENDIX C

DETAILED RESULTS FOR 1976 MODELS

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	ALL	122991	20822	16.9	505944	70339	13.9	933579	92070	9.9	2619393	217602	8.3	9.6	10.1

SEE PAGE 128 FOR FOOTNOTES.

TABLE C1

CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

1976 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	SUBCOMPACT	37294	6666	17.9	172807	24859	14.4	149758	15144	10.1	540239	46653	8.6	10.4	10.5
REGULAR TWO-DOOR MODELS		33461	5988	17.9	155805	22577	14.5	117307	12031	10.3	428371	37414	8.7	10.6	10.6
CHEVROLET	CHEVETTE	3855	531	13.8	17399	1963	11.3	15828	1132	7.2	53888	3563	6.6	7.9	7.9
AMERICAN	PACER	1646	232	14.1	6754	845	12.5	10786	995	9.2	35937	2907	8.1	9.0	9.4
CHEVROLET	VEGA	2508	432	17.2	11910	1684	14.1	7820	758	9.7	27013	2160	8.0	10.2	10.0
AMERICAN	GREMLIN	1334	203	15.2	6464	864	13.4	4695	432	9.2	16383	1341	8.2	9.8	9.7
PONTIAC	ASTRE	938	171	18.2	4114	603	14.7	2519	243	9.6	9131	793	8.7	10.8	10.4
FORD	PINTO	4815	904	18.8	21234	3146	14.8	14668	1413	9.6	50732	4107	8.1	10.5	10.2
MERCURY	BOBCAT	773	114	14.8	2876	406	14.1	2233	206	9.2	7337	579	7.9	9.9	9.6
PONTIAC	SUNBIRD	1444	253	17.5	6830	945	13.8	3911	437	11.2	15006	1406	9.4	11.2	11.1
HONDA	CIVIC	2036	384	18.9	10248	1539	15.0	7687	810	10.5	31767	2798	8.8	10.7	10.8
CHEVROLET	MONZA	2437	396	16.2	10815	1564	14.5	6063	681	11.2	21993	2077	9.4	11.4	11.1
DODGE	COLT	903	190	21.0	4014	633	15.8	2565	271	10.6	8897	813	9.1	11.6	11.2
VOLKSWAGEN	RABBIT*	1354	240	17.7	7571	1075	14.2	9344	1030	11.0	37945	3566	9.4	10.5	11.1
HONDA	ACCORD	156	35	22.5	880	154	17.5	1297	142	10.9	5499	473	8.6	10.3	11.4
PLYMOUTH	ARROW	912	223	24.4	4742	785	16.6	2168	283	13.1	9051	937	10.4	13.2	13.0
VOLKSWAGEN	DASHER*	124	30	24.2	574	87	15.1	1426	157	11.0	5633	531	9.4	10.4	11.6
OPEL	COUPE	370	85	23.0	1796	321	17.9	1069	126	11.8	4199	444	10.6	13.1	12.7
VOLKSWAGEN	BEETLE	437	105	24.0	2577	467	18.1	2148	285	13.3	7771	856	11.0	13.2	13.5
FORD	MUSTANG II	5418	1045	19.3	25200	3852	15.3	13563	1611	11.9	49401	4776	9.7	12.1	11.8
BUICK	SKYHAWK	665	122	18.4	2806	429	15.3	2652	355	13.4	9313	864	9.3	11.5	12.1
OLDSMOBILE	STARFIRE	659	128	19.4	3155	476	15.1	2186	267	12.2	8613	873	10.1	11.9	12.0
AUDI	FOX	97	17	17.5	557	72	12.9	698	89	12.7	3401	366	10.8	11.4	12.1
MERCURY	CAPRI	422	107	25.4	2395	468	19.5	1048	179	17.1	5368	649	12.1	15.2	15.6
VOLKSWAGEN	SCIROCCO	158	41	26.0	893	199	22.3	932	129	13.8	4092	535	13.1	14.9	15.4
REGULAR FOUR-DOOR MODELS		217	34	15.7	969	140	14.4	1542	160	10.4	5709	546	9.6	10.4	10.9
DODGE	COLT	131	21	16.0	580	84	14.5	813	80	9.8	2704	266	9.8	10.7	10.8
AUDI	FOX	85	13	15.2	389	56	14.4	729	80	11.0	3005	280	9.3	10.2	11.0
STATION WAGONS		2837	462	16.3	11688	1430	12.2	25790	2298	8.9	82708	6039	7.3	8.3	9.0
PONTIAC	ASTRE	163	33	20.3	585	61	10.4	1340	107	8.0	4200	288	6.9	7.8	8.5
CHEVROLET	VEGA KAMMBACK	756	116	15.3	3007	362	12.0	5948	478	8.0	18087	1205	6.7	7.8	8.4
FORD	PINTO	1237	178	14.4	5219	639	12.2	11736	1053	9.0	36982	2686	7.3	8.3	9.0
DODGE	COLT	109	17	15.7	450	62	13.8	1058	94	8.9	3335	288	8.6	9.3	9.8
MERCURY	BOBCAT	173	28	16.2	636	75	11.8	1790	138	7.7	5521	396	7.2	7.8	8.5
HONDA	CIVIC	327	75	23.0	1404	176	12.5	2506	233	9.3	9096	689	7.6	8.8	9.7

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
VOLKSWAGEN	DASHER	50	10	19.9	261	33	12.6	923	116	12.6	3768	350	9.3	10.2	11.5
AUDI	FOX	23	5	21.4	126	22	17.4	488	79	16.2	1719	137	8.0	10.3	12.9
SPORTS		778	182	23.4	4344	712	16.4	5119	655	12.8	23451	2654	11.3	12.5	13.2
MG	MGB	200	39	19.5	1068	154	14.4	891	89	10.0	3401	343	10.1	11.2	11.2
MG	MG MIDGET	261	68	26.0	1424	247	17.3	656	77	11.7	2671	294	11.0	13.7	12.9
CHEVROLET	CORVETTE	266	66	24.8	1564	261	16.7	2912	399	13.7	13811	1511	10.9	12.1	13.4
PORSCHE	914 ROADSTER	37	5	13.5	191	35	18.3	327	53	16.2	1531	240	15.7	16.0	16.2
PORSCHE	911/912	14	4	28.2	96	15	15.5	332	37	11.1	2036	266	13.1	13.0	13.5

SEE PAGE 128 FOR FOOTNOTES.

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	COMPACT	32381	5706	17.6	139112	19876	14.3	195352	18318	9.4	575569	46369	8.1	9.6	10.0
REGULAR TWO-DOOR MODELS		14529	2249	15.5	63113	8175	13.0	90000	8302	9.2	275852	21547	7.8	9.1	9.5
PLYMOUTH	VALIANT SCAMP	93	13	14.0	341	31	9.1	1014	60	5.9	2775	194	7.0	7.1	7.3
BUICK	SKYLARK	772	103	13.3	3236	366	11.3	7461	552	7.4	20172	1279	6.3	7.3	7.8
OLDSMOBILE	OMEGA	463	66	14.2	1944	229	11.8	2982	252	8.4	9046	665	7.4	8.4	8.7
DODGE	DART SWINGER	84	16	19.0	472	54	11.4	1314	97	7.4	3831	251	6.6	7.3	8.2
CHEVROLET	NOVA	3585	574	16.0	14833	1805	12.2	17782	1545	8.7	54256	3837	7.1	8.6	8.9
PONTIAC	VENTURA	631	92	14.6	2676	305	11.4	3493	322	9.2	11193	868	7.8	8.8	9.2
PLYMOUTH	VALIANT DUSTER	553	83	15.0	2283	293	12.8	2193	195	8.9	6957	524	7.5	9.1	9.2
MERCURY	COMET	232	35	15.1	898	127	14.1	1301	126	9.7	3268	238	7.3	9.2	9.5
AMERICAN	HORNET	342	49	14.3	1678	217	12.9	1912	173	9.0	5733	458	8.0	9.3	9.4
PLYMOUTH	VOLARE	1650	262	15.9	7905	988	12.5	8091	720	8.9	26380	2075	7.9	9.2	9.3
DODGE	ASPEN	1276	209	16.4	5685	804	14.1	5992	575	9.6	19240	1551	8.1	9.8	9.9
FORD	MAVERICK	1177	181	15.4	4735	705	14.9	6020	587	9.8	16227	1335	8.2	10.0	10.1
MERCURY	MONARCH	658	99	15.0	3002	398	13.3	5989	611	10.2	19268	1739	9.0	9.8	10.4
FORD	GRANADA	2714	405	14.9	12153	1658	13.6	23280	2349	10.1	73625	6247	8.5	9.5	10.1
DODGE	DART SPORT	299	62	20.8	1237	191	15.4	1080	130	12.0	3550	258	7.3	10.4	10.8
REGULAR FOUR-DOOR MODELS		7451	1082	14.5	28446	3355	11.8	83012	6985	8.4	220568	16128	7.3	8.1	8.7
BUICK	SKYLARK	443	48	10.8	1526	147	9.6	6392	496	7.8	15173	1003	6.6	7.2	7.7
PONTIAC	VENTURA	329	38	11.6	1319	149	11.3	3402	323	9.5	8665	579	6.7	7.9	8.6
CHEVROLET	NOVA	1747	264	15.1	6282	668	10.6	16635	1314	7.9	43071	2928	6.8	7.6	8.2
PLYMOUTH	VALIANT	232	32	13.8	898	87	9.7	3116	221	7.1	7759	504	6.5	7.0	7.6
OLDSMOBILE	OMEGA	293	44	15.0	1169	125	10.7	2972	253	8.5	8680	563	6.5	7.5	8.3
DODGE	DART	187	21	11.2	905	115	12.7	3109	259	8.3	7939	555	7.0	7.8	8.5
FORD	MAVERICK	921	157	17.1	3211	394	12.3	8947	758	8.5	19614	1362	6.9	8.2	8.8
AMERICAN	HORNET	184	28	15.2	670	82	12.2	2073	184	8.9	5072	360	7.1	8.2	8.9
MERCURY	COMET	227	38	16.7	747	101	13.5	2187	197	9.0	4483	325	7.2	8.6	9.2
FORD	GRANADA	2238	314	14.0	8799	1075	12.2	26004	2202	8.5	74681	5751	7.7	8.4	9.0
AUDI	100LS	29	6	20.6	215	32	14.9	614	60	9.8	2635	256	9.7	10.1	11.1
MERCURY	MONARCH	621	92	14.8	2706	380	14.0	7563	718	9.5	22795	1942	8.5	9.3	10.0

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
STATION WAGONS		457	81	17.7	1895	237	12.5	6573	591	9.0	19909	1420	7.1	8.1	9.1
AMERICAN	HORNET SPORTABOUT	457	81	17.7	1895	237	12.5	6573	591	9.0	19909	1420	7.1	8.1	9.1
SPECIALTY		9943	2294	23.1	45658	8109	17.8	15766	2440	15.5	59240	7274	12.3	15.4	14.8
CHEVROLET	CAMARO	6658	1415	21.3	30683	4889	15.9	9848	1367	13.9	38016	4194	11.0	13.9	13.3
PONTIAC	FIREBIRD	3285	879	26.8	14975	3220	21.5	5918	1073	18.1	21224	3080	14.5	18.2	17.4

SEE PAGE 128 FOR FOOTNOTES.

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	INTERMEDIATE	38048	6268	16.5	147940	20196	13.7	323460	31902	9.9	907564	74796	8.2	9.4	10.0
REGULAR TWO-DOOR MODELS		14791	2489	16.8	[illegible]9264	8096	13.7	102853	10319	10.0	290784	24475	8.4	9.7	10.2
CHEVROLET	CHEVELLE	2625	414	15.8	9961	1204	12.1	16126	1504	9.3	45063	3571	7.9	9.1	9.4
PLYMOUTH	FURY	497	82	16.5	1998	260	13.0	3645	388	10.6	9783	805	8.2	9.6	10.2
PONTIAC	LEMANS	836	141	16.9	3504	496	14.2	6012	626	10.4	16716	1435	8.6	10.0	10.5
BUICK	CENTURY	2877	479	16.6	11208	1501	13.4	25212	2465	9.8	70681	5904	8.4	9.4	10.0
MERCURY	MONTEGO	196	37	18.8	804	114	14.2	1481	131	8.8	3710	315	8.5	9.6	10.0
FORD	TORINO	1048	179	17.1	3491	530	15.2	5691	595	10.5	14544	1282	8.8	10.4	10.8
OLDSMOBILE	CUTLASS	6282	1078	17.2	26562	3738	14.1	42828	4409	10.3	125456	10730	8.6	9.9	10.4
AMERICAN	MATADOR	107	29	27.1	408	60	14.7	970	102	10.5	2628	228	8.7	10.2	11.1
CHEVROLET	LAGUNA	322	50	15.6	1328	193	14.5	889	99	11.1	2203	205	9.3	11.5	11.0
REGULAR FOUR-DOOR MODELS		4942	712	14.4	17714	2047	11.6	65572	5626	8.6	156370	10931	7.0	7.9	8.6
PLYMOUTH	FURY	245	37	15.1	691	64	9.3	3028	244	8.1	6568	402	6.1	7.1	7.7
CHEVROLET	CHEVELLE	1053	165	15.7	3387	408	12.0	12411	1141	9.2	27665	1942	7.0	8.2	9.0
PONTIAC	LEMANS	268	35	13.1	831	108	13.0	3250	275	8.5	7469	515	6.9	7.9	8.7
PLYMOUTH	VOLARE	752	98	13.0	3339	363	10.9	9927	772	7.8	28499	1964	6.9	7.5	8.1
DODGE	CORONET	201	31	15.4	598	68	11.4	2996	259	8.6	6140	379	6.2	7.4	8.3
BUICK	CENTURY	543	86	15.8	1818	198	10.9	8626	734	8.5	19517	1347	6.9	7.8	8.5
MERCURY	MONTEGO	171	30	17.6	515	66	12.8	1795	142	7.9	3598	221	6.1	7.6	8.3
OLDSMOBILE	CUTLASS	558	81	14.5	2312	264	11.4	8628	756	8.8	20650	1536	7.4	8.2	8.8
DODGE	ASPEN	567	64	11.3	2550	296	11.6	8214	687	8.4	22133	1583	7.2	7.9	8.5
FORD	TORINO	453	66	14.6	1236	158	12.8	4552	429	9.4	9603	752	7.8	8.9	9.4
AMERICAN	MATADOR	131	19	14.5	436	54	12.4	2146	187	8.7	4529	290	6.4	7.6	8.5
STATION WAGONS		2577	339	13.2	10230	1128	11.0	39491	3270	8.3	128081	8782	6.9	7.5	8.3
CHEVROLET	CHEVELLE	392	43	11.0	1474	158	10.7	6312	510	8.1	19258	1220	6.3	7.0	7.8
DODGE	CORONET	64	9	14.1	227	26	11.5	953	95	10.0	2612	175	6.7	7.9	8.9
OLDSMOBILE	CUTLASS	204	24	11.8	808	91	11.3	3223	245	7.6	11387	844	7.4	7.7	8.3
DODGE	ASPEN	523	72	13.8	2169	238	11.0	7545	571	7.6	25508	1611	6.3	7.0	7.8
PLYMOUTH	FURY	66	7	10.6	242	20	8.3	893	89	10.0	2986	231	7.7	8.3	8.7
PLYMOUTH	VOLARE	670	84	12.5	2685	263	9.8	10241	800	7.8	33991	2178	6.4	7.0	7.7
BUICK	CENTURY	98	12	12.3	409	51	12.5	1548	136	8.8	5199	372	7.2	7.9	8.8
PONTIAC	LEMANS SAFARI	74	16	21.5	321	40	12.5	1272	110	8.6	4405	323	7.3	8.1	9.2
FORD	TORINO	357	54	15.1	1424	181	12.7	5541	517	9.3	16964	1351	8.0	8.7	9.5
MERCURY	MONTEGO MX	44	4	9.1	222	26	11.7	844	89	10.5	2487	211	8.5	9.2	9.7
AMERICAN	MATADOR	86	14	16.3	249	34	13.6	1121	108	9.6	3284	266	8.1	8.9	9.9

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
SPECIALTY		15737	2728	17.3	60732	8925	14.7	115544	12687	11.0	332329	30608	9.2	10.5	11.1
FORD	ELITE	2436	359	14.7	8525	1177	13.8	16008	1427	8.9	42480	3494	8.2	9.3	9.6
CHEVROLET	MONTE CARLO	6208	1112	17.9	23792	3594	15.1	39158	4481	11.4	109038	10254	9.4	10.9	11.4
CHRYSLER	CORDOBA	1378	237	17.2	5987	855	14.3	19062	2196	11.5	56950	5438	9.5	10.5	11.3
DODGE	CHARGER	803	146	18.2	3274	481	14.7	5340	635	11.9	15540	1435	9.2	10.8	11.4
MERCURY	COUGAR	1409	227	16.1	5479	780	14.2	7474	763	10.2	22128	1943	8.8	10.2	10.5
PONTIAC	GRAND PRIX	3409	626	18.4	13292	1991	15.0	25906	2937	11.3	74980	7035	9.4	10.7	11.4
CADILLAC	SEVILLE	94	21	22.4	383	47	12.3	2596	248	9.6	11215	1009	9.0	9.3	10.4

SEE PAGE 128 FOR FOOTNOTES.

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	FULL-SIZE	15269	2182	14.3	46086	5408	11.7	265010	26706	10.1	596021	49784	8.4	9.1	9.8
REGULAR TWO-DOOR MODELS		3620	558	15.4	11327	1433	12.7	66073	6719	10.2	153916	13303	8.6	9.4	10.1
CHEVROLET	IMPALA	497	86	17.3	1542	186	12.1	8035	814	10.1	18099	1433	7.9	8.9	9.8
PLYMOUTH	G FURY CUSTOM	34	3	8.7	82	7	8.6	442	37	8.4	1001	64	6.4	7.1	7.5
CHEVROLET	CAPRICE CLASSIC	465	72	15.5	1286	153	11.9	7927	741	9.3	17609	1458	8.3	8.9	9.5
DODGE	MONACO	40	9	22.6	82	13	15.9	544	53	9.7	1320	108	8.2	9.2	10.6
PONTIAC	CATALINA	117	25	21.4	399	40	10.0	2549	228	8.9	5137	385	7.5	8.3	9.1
BUICK	LESABRE	352	43	12.2	1210	163	13.5	6751	728	10.8	16208	1425	8.8	9.6	10.4
OLDSMOBILE	DELTA 88	272	55	20.2	986	117	11.9	5464	526	9.6	13093	1009	7.7	8.6	9.6
FORD	LTD	988	149	15.1	2807	324	11.5	16078	1557	9.7	35592	2843	8.0	8.8	9.5
PONTIAC	BONNEVILLE	131	11	8.4	498	65	13.1	2826	295	10.4	6561	569	8.7	9.4	9.9
CHRYSLER	NEWPORT	38	3	8.0	139	18	13.0	901	108	12.0	2424	208	8.6	9.6	10.4
MERCURY	MARQUIS	167	27	16.1	508	76	15.0	3569	390	10.9	7774	758	9.7	10.4	11.2
OLDSMOBILE	NINETY EIGHT	230	27	11.7	747	111	14.9	3827	396	10.3	10786	1015	9.4	9.9	10.7
BUICK	ELECTRA 225	248	40	16.2	876	128	14.6	6026	684	11.4	15372	1661	10.8	11.2	11.8
CHRYSLER	NEW YORKER	38	8	20.9	163	32	19.7	1126	161	14.3	2916	366	12.6	13.4	14.7
REGULAR FOUR-DOOR MODELS		8493	1136	13.4	22843	2453	10.7	135415	12474	9.2	257996	18514	7.2	8.1	8.7
CHEVROLET	IMPALA	1434	203	14.2	3599	380	10.6	20171	1685	8.4	35059	2303	6.6	7.6	8.2
PONTIAC	CATALINA	465	52	11.2	1210	111	9.2	7375	586	7.9	12490	781	6.3	7.1	7.5
CHEVROLET	CAPRICE CLASSIC	1004	135	13.4	2564	276	10.8	15504	1330	8.6	28053	1939	6.9	7.8	8.4
OLDSMOBILE	DELTA 88	992	118	11.9	2943	300	10.2	14899	1271	8.5	30990	1955	6.3	7.3	7.9
PLYMOUTH	G FURY	121	15	12.4	312	24	7.7	1632	136	8.3	3154	197	6.2	7.1	7.5
BUICK	LESABRE	734	103	14.0	2131	243	11.4	12315	1142	9.3	24340	1715	7.0	8.1	8.8
OLDSMOBILE	NINETY EIGHT	408	50	12.3	1482	134	9.0	8087	760	9.4	18261	1386	7.6	8.3	8.7
DODGE	MONACO	145	20	13.8	386	52	13.5	2115	209	9.9	4099	281	6.9	8.3	9.3
FORD	LTD	1603	241	15.0	3758	432	11.5	23530	2173	9.2	41962	3026	7.2	8.3	8.9
CHRYSLER	NEWPORT	245	26	10.6	673	75	11.2	4826	555	11.5	9704	782	8.1	9.3	9.9
BUICK	ELECTRA 225	477	53	11.1	1403	142	10.1	8999	942	10.5	18529	1596	8.6	9.3	9.6
PONTIAC	BONNEVILLE	323	40	12.4	743	87	11.7	4892	462	9.4	9256	660	7.1	8.2	8.9
MERCURY	MARQUIS	418	57	13.6	1189	149	12.5	7882	855	10.8	14913	1228	8.2	9.4	10.0
CHRYSLER	NEW YORKER	101	21	20.7	391	42	10.7	2937	344	11.7	6606	619	9.4	10.2	11.0

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$ 50 DEDUCTIBLE			$100 DEDUCTIBLE			$ 50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
STATION WAGONS		1858	286	15.4	6119	733	12.0	23029	2533	11.0	64488	5423	8.4	9.4	10.2
CHEVROLET	IMPALA	317	41	12.9	1118	131	11.7	3839	375	9.8	10980	795	7.2	8.3	9.1
PONTIAC	CATALINA SAFARI	188	38	20.3	527	56	10.6	2000	198	9.9	5280	407	7.7	8.7	9.5
PLYMOUTH	G FURY	30	3	9.9	125	11	8.8	427	41	9.6	1108	89	8.0	8.5	8.8
MERCURY	MARQUIS	103	16	15.5	300	34	11.3	1228	134	10.9	3601	325	9.0	9.7	10.3
DODGE	MONACO	24	4	16.6	91	8	8.8	403	45	11.2	1005	71	7.1	8.4	9.3
CHEVROLET	CAPRICE ESTATE	292	45	15.4	828	99	12.0	3571	370	10.4	9804	805	8.2	9.1	9.9
OLDSMOBILE	CUSTOM CRUISER	188	36	19.2	579	70	12.1	2067	191	9.2	5771	417	7.2	8.3	9.2
CHRYSLER	TOWN & COUNTRY	20	3	15.3	109	13	12.0	379	50	13.2	1149	122	10.6	11.4	12.0
BUICK	ESTATE	121	19	15.7	516	64	12.4	1676	198	11.8	5066	475	9.4	10.2	11.0
FORD	LTD	573	80	14.0	1900	242	12.7	7376	927	12.6	20492	1895	9.2	10.4	11.2
SPECIALTY		1298	202	15.6	5798	789	13.6	40492	4980	12.3	119621	12544	10.5	11.1	11.8
CADILLAC	DE VILLE/CALAIS 4D	157	20	12.7	766	81	10.6	5941	695	11.7	15554	1421	9.1	9.9	10.4
CADILLAC	DE VILLE/CALAIS 2D	323	63	19.5	1558	197	12.6	11059	1406	12.7	37417	3870	10.3	11.0	11.9
OLDSMOBILE	TORONADO	93	11	11.9	345	48	13.9	2281	242	10.6	5187	498	9.6	10.1	10.7
FORD	THUNDERBIRD	205	32	15.6	911	127	13.9	4713	516	10.9	13543	1411	10.4	10.8	11.4
BUICK	RIVIEPA	86	17	19.7	341	53	15.6	1984	221	11.1	4782	452	9.5	10.3	11.5
LINCOLN	CONTINENTAL 2D	83	6	7.2	291	33	11.4	2092	263	12.6	6493	779	12.0	12.1	11.9
CADILLAC	FLEETWOOD BROUGHAM	35	2	5.7	185	27	14.6	1412	200	14.2	3908	411	10.5	11.6	12.2
LINCOLN	MARK IV	123	21	17.1	552	93	16.9	4436	568	12.8	13297	1567	11.8	12.2	13.2
CADILLAC	ELDORADO	86	16	18.6	350	57	16.3	3365	435	12.9	10607	1119	10.5	11.3	12.6
LINCOLN	CONTINENTAL 4D	109	14	12.9	493	72	14.6	3184	429	13.5	8776	1013	11.5	12.2	12.7

SEE PAGE 128 FOR FOOTNOTES.

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	ALL	20353	$ 710	68432	$ 839	90180	$ 587	211538	$ 730	$ 715	$ 695

SEE PAGE 128 FOR FOOTNOTES.

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	SUBCOMPACT	6514	$ 733	24160	$ 855	14796	$ 665	45271	$ 800	$ 788	$ 758
REGULAR TWO-DOOR MODELS		5847	$ 709	21936	$ 839	11755	$ 657	36281	$ 765	$ 765	$ 736
CHEVROLET	CHEVETTE	520	$ 639	1899	$ 798	1102	$ 644	3444	$ 738	$ 732	$ 709
AMERICAN	PACER	227	$ 594	823	$ 758	976	$ 617	2820	$ 689	$ 682	$ 669
CHEVROLET	VEGA	422	$ 635	1637	$ 743	743	$ 632	2079	$ 703	$ 700	$ 681
AMERICAN	GREMLIN	200	$ 612	839	$ 813	424	$ 591	1299	$ 762	$ 740	$ 702
PONTIAC	ASTRE	166	$ 587	584	$ 820	236	$ 642	772	$ 699	$ 721	$ 692
FORD	PINTO	882	$ 653	3078	$ 791	1378	$ 651	3985	$ 742	$ 736	$ 713
MERCURY	BOBCAT	110	$ 819	385	$ 841	205	$ 736	562	$ 788	$ 798	$ 779
PONTIAC	SUNBIRD	246	$ 700	927	$ 831	432	$ 496	1356	$ 773	$ 745	$ 681
HONDA	CIVIC	375	$ 678	1487	$ 864	784	$ 666	2696	$ 727	$ 753	$ 724
CHEVROLET	MONZA	385	$ 712	1510	$ 836	671	$ 599	2025	$ 750	$ 753	$ 708
DODGE	COLT	186	$ 733	611	$ 723	262	$ 618	794	$ 754	$ 723	$ 701
VOLKSWAGEN	RABBIT*	234	$ 755	1040	$ 928	1001	$ 711	3457	$ 797	$ 804	$ 784
HONDA	ACCORD	34	$ 627	149	$ 826	137	$ 731	458	$ 814	$ 794	$ 777
PLYMOUTH	ARROW	218	$ 705	764	$ 718	276	$ 636	904	$ 711	$ 703	$ 686
VOLKSWAGEN	DASHER*	28	$ 764	81	$1088	154	$ 606	515	$ 829	$ 809	$ 787
OPEL	COUPE	79	$ 777	311	$ 821	121	$ 628	433	$ 737	$ 754	$ 713
VOLKSWAGEN	BEETLE	100	$ 787	452	$ 817	280	$ 604	827	$ 709	$ 725	$ 692
FORD	MUSTANG II	1025	$ 813	3757	$ 920	1574	$ 689	4659	$ 829	$ 838	$ 793
BUICK	SKYHAWK	121	$ 849	416	$ 890	349	$ 773	840	$ 829	$ 834	$ 820
OLDSMOBILE	STARFIRE	127	$ 935	462	$ 933	261	$ 788	851	$ 815	$ 852	$ 829
AUDI	FOX	16	$ 605	72	$1311	87	$ 827	353	$ 853	$ 904	$ 900
MERCURY	CAPRI	106	$ 768	454	$ 966	173	$ 696	625	$ 888	$ 880	$ 827
VOLKSWAGEN	SCIROCCO	40	$ 640	198	$1112	129	$ 922	527	$1051	$1027	$ 994
REGULAR FOUR-DOOR MODELS		34	$1042	137	$ 954	158	$ 750	534	$ 755	$ 797	$ 797
DODGE	COLT	21	$ 999	82	$ 935	80	$ 631	260	$ 630	$ 704	$ 695
AUDI	FOX	13	$1111	55	$ 983	78	$ 872	274	$ 873	$ 895	$ 901
STATION WAGONS		456	$ 654	1398	$ 826	2246	$ 585	5868	$ 741	$ 714	$ 695
PONTIAC	ASTRE	33	$ 793	61	$ 625	104	$ 540	279	$ 705	$ 665	$ 640
CHEVROLET	VEGA KAMMBACK	114	$ 630	352	$ 787	464	$ 539	1171	$ 703	$ 677	$ 655
FORD	PINTO	176	$ 602	628	$ 818	1029	$ 602	2612	$ 736	$ 711	$ 695
DODGE	COLT	16	$ 811	57	$ 813	91	$ 561	287	$ 645	$ 655	$ 649
MERCURY	BOBCAT	28	$ 630	73	$1013	136	$ 663	387	$ 797	$ 785	$ 774
HONDA	CIVIC	74	$ 646	172	$ 858	229	$ 578	661	$ 802	$ 755	$ 724

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
VOLKSWAGEN	DASHER	10	$1237	33	$ 834	115	$ 606	337	$ 760	$ 739	$ 741
AUDI	FOX	5	$ 683	22	$1369	78	$ 588	134	$ 934	$ 856	$ 866
SPORTS		177	$1668	689	$1424	637	$1073	2588	$1424	$1380	$1313
MG	MGB	37	$1064	150	$1180	87	$ 730	332	$1007	$1014	$ 939
MG	MG MIDGET	66	$1104	235	$1243	74	$ 941	287	$ 943	$1065	$ 995
CHEVROLET	CORVETTE	65	$2174	257	$1667	389	$1059	1477	$1504	$1464	$1406
PORSCHE	914 ROADSTER	5	$1863	34	$1491	50	$1188	232	$1277	$1295	$1307
PORSCHE	911/912	4	$8085	13	$2525	37	$2129	260	$2167	$2253	$2503

SEE PAGE 128 FOR FOOTNOTES.

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	COMPACT	5577	$ 698	19362	$ 840	17977	$ 594	45015	$ 719	$ 719	$ 692
REGULAR TWO-DOOR MODELS		2205	$ 687	7966	$ 819	8143	$ 594	20922	$ 702	$ 703	$ 681
PLYMOUTH	VALIANT SCAMP	13	$ 668	30	$ 547	59	$ 575	184	$ 704	$ 660	$ 634
BUICK	SKYLARK	99	$ 571	354	$ 790	538	$ 542	1250	$ 669	$ 653	$ 638
OLDSMOBILE	OMEGA	65	$ 561	220	$ 681	246	$ 588	638	$ 624	$ 624	$ 617
DODGE	DART SWINGER	15	$ 696	51	$ 994	95	$ 542	247	$ 634	$ 660	$ 659
CHEVROLET	NOVA	568	$ 672	1761	$ 777	1517	$ 530	3737	$ 641	$ 653	$ 624
PONTIAC	VENTURA	91	$ 646	300	$ 773	315	$ 547	842	$ 621	$ 637	$ 619
PLYMOUTH	VALIANT DUSTER	82	$ 657	286	$ 782	190	$ 544	509	$ 683	$ 683	$ 648
MERCURY	COMET	34	$ 554	124	$ 645	124	$ 551	229	$ 704	$ 643	$ 634
AMERICAN	HORNET	49	$ 778	209	$ 847	172	$ 660	445	$ 618	$ 690	$ 675
PLYMOUTH	VOLARE	254	$ 733	962	$ 866	712	$ 635	2003	$ 711	$ 736	$ 709
DODGE	ASPEN	204	$ 631	783	$ 814	562	$ 573	1500	$ 695	$ 699	$ 667
FORD	MAVERICK	177	$ 743	693	$ 803	576	$ 656	1300	$ 692	$ 716	$ 699
MERCURY	MONARCH	98	$ 834	387	$ 878	595	$ 595	1678	$ 711	$ 714	$ 702
FORD	GRANADA	397	$ 718	1616	$ 872	2308	$ 629	6080	$ 773	$ 754	$ 735
DODGE	DART SPORT	59	$ 643	186	$ 918	127	$ 699	252	$ 700	$ 759	$ 730
REGULAR FOUR-DOOR MODELS		1049	$ 649	3256	$ 817	6858	$ 590	15667	$ 723	$ 697	$ 687
BUICK	SKYLARK	45	$ 317	143	$ 709	485	$ 533	975	$ 639	$ 605	$ 596
PONTIAC	VENTURA	37	$ 503	147	$ 709	314	$ 492	563	$ 618	$ 589	$ 582
CHEVROLET	NOVA	255	$ 635	653	$ 770	1294	$ 518	2839	$ 652	$ 632	$ 622
PLYMOUTH	VALIANT	31	$ 465	83	$1003	214	$ 579	483	$ 697	$ 688	$ 690
OLDSMOBILE	OMEGA	43	$ 462	119	$ 778	248	$ 540	553	$ 699	$ 657	$ 643
DODGE	DART	20	$ 594	108	$ 749	256	$ 530	528	$ 667	$ 636	$ 628
FORD	MAVERICK	155	$ 643	381	$ 677	742	$ 596	1320	$ 727	$ 677	$ 669
AMERICAN	HORNET	27	$ 875	81	$ 756	180	$ 608	351	$ 678	$ 676	$ 675
MERCURY	COMET	37	$ 635	99	$ 901	191	$ 585	314	$ 717	$ 701	$ 694
FORD	GRANADA	301	$ 738	1045	$ 879	2164	$ 634	5601	$ 779	$ 755	$ 741
AUDI	100LS	6	$ 295	30	$1002	59	$ 463	251	$ 791	$ 745	$ 683
MERCURY	MONARCH	92	$ 748	367	$ 919	711	$ 709	1889	$ 763	$ 769	$ 767

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
STATION WAGONS		78	$ 524	233	$ 895	580	$ 581	1382	$ 718	$ 695	$ 687
AMERICAN	HORNET SPORTABOUT	78	$ 524	233	$ 895	580	$ 581	1382	$ 718	$ 695	$ 687
SPECIALTY		2245	$ 738	7907	$ 870	2396	$ 612	7044	$ 761	$ 784	$ 724
CHEVROLET	CAMARO	1384	$ 711	4762	$ 839	1340	$ 584	4043	$ 735	$ 758	$ 697
PONTIAC	FIREBIRD	861	$ 781	3145	$ 915	1056	$ 647	3001	$ 795	$ 821	$ 761

SEE PAGE 128 FOR FOOTNOTES.

TABLE C2

AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

1976 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	INTERMEDIATE	6133	$ 725	19661	$ 837	31230	$ 578	72746	$ 706	$ 696	$ 682
REGULAR TWO-DOOR MODELS		2439	$ 715	7910	$ 840	10093	$ 583	23805	$ 697	$ 698	$ 679
CHEVROLET	CHEVELLE	411	$ 602	1175	$ 720	1472	$ 502	3458	$ 659	$ 631	$ 610
PLYMOUTH	FURY	80	$ 792	254	$ 680	378	$ 507	786	$ 625	$ 614	$ 600
PONTIAC	LEMANS	136	$ 538	482	$ 780	611	$ 552	1388	$ 654	$ 648	$ 631
BUICK	CENTURY	467	$ 663	1464	$ 822	2417	$ 546	5764	$ 687	$ 672	$ 657
MERCURY	MONTEGO	36	$ 953	109	$ 876	127	$ 574	308	$ 769	$ 758	$ 726
FORD	TORINO	177	$ 647	513	$ 829	582	$ 572	1260	$ 738	$ 712	$ 689
OLDSMOBILE	CUTLASS	1056	$ 788	3670	$ 903	4310	$ 642	10420	$ 718	$ 740	$ 723
AMERICAN	MATADOR	28	$ 812	60	$ 958	100	$ 533	221	$ 736	$ 724	$ 702
CHEVROLET	LAGUNA	48	$ 953	183	$ 850	96	$ 800	200	$ 716	$ 800	$ 777
REGULAR FOUR-DOOR MODELS		692	$ 657	1964	$ 734	5495	$ 529	10611	$ 646	$ 621	$ 619
PLYMOUTH	FURY	35	$ 588	61	$ 787	235	$ 571	395	$ 642	$ 629	$ 636
CHEVROLET	CHEVELLE	158	$ 578	386	$ 724	1109	$ 473	1877	$ 554	$ 548	$ 552
PONTIAC	LEMANS	34	$ 805	105	$ 738	272	$ 505	498	$ 574	$ 581	$ 586
PLYMOUTH	VOLARE	98	$ 642	350	$ 772	759	$ 511	1910	$ 698	$ 659	$ 641
DODGE	CORONET	30	$ 494	66	$ 727	253	$ 521	368	$ 690	$ 625	$ 627
BUICK	CENTURY	83	$ 514	193	$ 800	720	$ 551	1308	$ 634	$ 618	$ 624
MERCURY	MONTEGO	30	$ 728	63	$ 860	135	$ 487	212	$ 690	$ 654	$ 646
OLDSMOBILE	CUTLASS	80	$ 780	257	$ 648	742	$ 541	1496	$ 664	$ 630	$ 624
DODGE	ASPEN	64	$ 591	286	$ 717	671	$ 583	1538	$ 669	$ 650	$ 642
FORD	TORINO	63	$ 885	145	$ 677	419	$ 527	727	$ 678	$ 641	$ 635
AMERICAN	MATADOR	17	$ 991	52	$ 759	180	$ 657	282	$ 697	$ 699	$ 707
STATION WAGONS		331	$ 657	1093	$ 801	3198	$ 548	8519	$ 677	$ 655	$ 649
CHEVROLET	CHEVELLE	43	$ 608	155	$ 664	493	$ 485	1178	$ 627	$ 592	$ 582
DODGE	CORONET	9	$ 234	26	$ 552	95	$ 531	171	$ 655	$ 594	$ 575
OLDSMOBILE	CUTLASS	23	$ 684	89	$ 757	239	$ 550	817	$ 634	$ 627	$ 626
DODGE	ASPEN	67	$ 782	227	$ 789	562	$ 575	1566	$ 673	$ 664	$ 662
PLYMOUTH	FURY	7	$1257	20	$ 627	87	$ 452	229	$ 660	$ 617	$ 612
PLYMOUTH	VOLARE	83	$ 644	255	$ 923	790	$ 550	2116	$ 708	$ 685	$ 682
BUICK	CENTURY	12	$ 584	49	$ 752	131	$ 484	352	$ 684	$ 640	$ 619
PONTIAC	LEMANS SAFARI	16	$ 592	37	$ 741	108	$ 594	313	$ 608	$ 615	$ 622
FORD	TORINO	54	$ 599	175	$ 817	500	$ 574	1314	$ 689	$ 669	$ 663
MERCURY	MONTEGO MX	3	$ 425	26	$ 666	88	$ 691	208	$ 717	$ 703	$ 686
AMERICAN	MATADOR	14	$ 613	34	$1154	105	$ 563	255	$ 823	$ 776	$ 771

TABLE C2

AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

1976 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
SPECIALTY		2671	$ 761	8694	$ 862	12444	$ 602	29811	$ 742	$ 730	$ 712
FORD	ELITE	352	$ 714	1139	$ 876	1401	$ 673	3408	$ 786	$ 773	$ 756
CHEVROLET	MONTE CARLO	1088	$ 728	3519	$ 790	4407	$ 542	9962	$ 673	$ 668	$ 647
CHRYSLER	CORDOBA	235	$ 788	830	$ 814	2147	$ 588	5308	$ 694	$ 682	$ 680
DODGE	CHARGER	142	$ 744	469	$ 879	622	$ 598	1415	$ 718	$ 720	$ 701
MERCURY	COUGAR	221	$ 815	755	$ 996	744	$ 665	1881	$ 757	$ 791	$ 764
PONTIAC	GRAND PRIX	615	$ 816	1937	$ 944	2881	$ 631	6853	$ 809	$ 789	$ 767
CADILLAC	SEVILLE	18	$ 868	45	$1035	242	$ 866	984	$1077	$1033	$ 986

SEE PAGE 128 FOR FOOTNOTES.

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	FULL-SIZE	2129	$ 631	5249	$ 767	26177	$ 550	48506	$ 711	$ 661	$ 659
REGULAR TWO-DOOR MODELS		546	$ 614	1397	$ 729	6594	$ 555	12979	$ 692	$ 650	$ 646
CHEVROLET	IMPALA	85	$ 410	179	$ 521	797	$ 468	1402	$ 629	$ 562	$ 546
PLYMOUTH	G FURY CUSTOM	3	$ 428	7	$1169	37	$ 664	64	$ 649	$ 681	$ 721
CHEVROLET	CAPRICE CLASSIC	69	$ 514	151	$ 671	728	$ 519	1411	$ 651	$ 607	$ 601
DODGE	MONACO	9	$ 339	13	$ 553	52	$ 529	104	$ 663	$ 599	$ 583
PONTIAC	CATALINA	23	$ 588	40	$ 938	223	$ 614	376	$ 675	$ 667	$ 689
BUICK	LESABRE	42	$ 377	160	$ 700	714	$ 533	1388	$ 673	$ 626	$ 613
OLDSMOBILE	DELTA 88	53	$ 894	112	$ 755	516	$ 574	988	$ 682	$ 660	$ 666
FORD	LTD	148	$ 804	313	$ 730	1528	$ 585	2773	$ 721	$ 680	$ 679
PONTIAC	BONNEVILLE	11	$ 886	63	$ 692	290	$ 568	554	$ 747	$ 688	$ 683
CHRYSLER	NEWPORT	3	$ 276	18	$ 887	106	$ 551	199	$ 740	$ 682	$ 673
MERCURY	MARQUIS	25	$ 616	76	$ 661	382	$ 627	735	$ 673	$ 657	$ 652
OLDSMOBILE	NINETY EIGHT	27	$ 478	108	$1027	390	$ 541	996	$ 729	$ 697	$ 695
BUICK	ELECTRA 225	40	$ 525	125	$ 816	671	$ 562	1627	$ 693	$ 661	$ 657
CHRYSLER	NEW YORKER	8	$ 603	32	$ 703	159	$ 623	361	$ 825	$ 757	$ 725
REGULAR FOUR-DOOR MODELS		1107	$ 619	2378	$ 732	12226	$ 510	18014	$ 656	$ 607	$ 614
CHEVROLET	IMPALA	196	$ 512	370	$ 675	1642	$ 430	2243	$ 558	$ 518	$ 528
PONTIAC	CATALINA	51	$ 558	109	$ 628	567	$ 484	751	$ 617	$ 565	$ 569
CHEVROLET	CAPRICE CLASSIC	131	$ 584	269	$ 636	1302	$ 485	1887	$ 600	$ 561	$ 564
OLDSMOBILE	DELTA 88	113	$ 736	290	$ 733	1250	$ 522	1900	$ 675	$ 628	$ 633
PLYMOUTH	G FURY	15	$ 294	23	$1138	134	$ 506	191	$ 713	$ 646	$ 683
BUICK	LESABRE	101	$ 487	235	$ 707	1119	$ 509	1666	$ 663	$ 606	$ 607
OLDSMOBILE	NINETY EIGHT	50	$ 713	131	$ 622	744	$ 556	1341	$ 661	$ 626	$ 621
DODGE	MONACO	20	$ 568	51	$ 924	207	$ 443	276	$ 632	$ 586	$ 606
FORD	LTD	236	$ 632	414	$ 727	2135	$ 545	2949	$ 691	$ 637	$ 642
CHRYSLER	NEWPORT	25	$ 472	72	$ 661	539	$ 543	766	$ 640	$ 601	$ 601
BUICK	ELECTRA 225	53	$ 642	140	$ 871	924	$ 472	1560	$ 656	$ 604	$ 623
PONTIAC	BONNEVILLE	40	$ 675	83	$ 809	458	$ 560	637	$ 755	$ 683	$ 691
MERCURY	MARQUIS	54	$1018	145	$ 987	841	$ 529	1196	$ 724	$ 675	$ 710
CHRYSLER	NEW YORKER	20	$ 955	40	$ 867	340	$ 635	605	$ 749	$ 719	$ 737

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1976 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		$ 50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
STATION WAGONS		277	$ 595	708	$ 808	2478	$ 548	5274	$ 674	$ 647	$ 646
CHEVROLET	IMPALA	39	$ 298	129	$ 589	367	$ 442	771	$ 607	$ 550	$ 531
PONTIAC	CATALINA SAFARI	38	$ 609	54	$ 857	197	$ 498	395	$ 666	$ 629	$ 633
PLYMOUTH	G FURY	3	$1124	11	$ 801	41	$ 666	86	$ 606	$ 650	$ 682
MERCURY	MARQUIS	16	$ 544	32	$ 833	130	$ 483	323	$ 633	$ 604	$ 606
DODGE	MONACO	4	$ 574	8	$1083	44	$ 543	71	$ 718	$ 676	$ 704
CHEVROLET	CAPRICE ESTATE	44	$ 620	96	$ 899	361	$ 609	778	$ 651	$ 657	$ 672
OLDSMOBILE	CUSTOM CRUISER	34	$ 807	69	$1043	187	$ 649	408	$ 672	$ 709	$ 726
CHRYSLER	TOWN & COUNTRY	3	$ 206	13	$ 754	48	$ 453	120	$ 631	$ 586	$ 566
BUICK	ESTATE	18	$ 810	62	$ 718	191	$ 560	455	$ 634	$ 626	$ 630
FORD	LTD	77	$ 588	229	$ 835	908	$ 563	1845	$ 734	$ 687	$ 682
SPECIALTY		199	$ 792	766	$ 908	4879	$ 645	12239	$ 827	$ 781	$ 774
CADILLAC	DE VILLE/CALAIS 4D	20	$1873	76	$ 671	677	$ 591	1377	$ 805	$ 743	$ 763
CADILLAC	DE VILLE/CALAIS 2D	62	$ 523	192	$ 878	1381	$ 584	3775	$ 770	$ 723	$ 709
OLDSMOBILE	TORONADO	11	$ 730	48	$ 879	236	$ 637	490	$ 911	$ 824	$ 801
FORD	THUNDERBIRD	31	$ 754	120	$1046	507	$ 645	1367	$ 786	$ 765	$ 774
BUICK	RIVIERA	17	$ 433	50	$ 847	215	$ 683	440	$ 838	$ 783	$ 765
LINCOLN	CONTINENTAL 2D	5	$ 287	33	$ 775	258	$ 706	769	$ 823	$ 791	$ 748
CADILLAC	FLEETWOOD BROUGHAM	2	$ 535	27	$ 735	197	$ 668	395	$ 819	$ 767	$ 739
LINCOLN	MARK IV	21	$ 611	92	$ 872	554	$ 714	1534	$ 859	$ 821	$ 798
CADILLAC	ELDORADO	16	$ 581	56	$1339	430	$ 664	1098	$ 965	$ 893	$ 897
LINCOLN	CONTINENTAL 4D	14	$1739	71	$ 919	419	$ 758	991	$ 886	$ 860	$ 889

SEE PAGE 128 FOR FOOTNOTES.

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1976 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	ALL	610463	1801726	1769719	10.3	10.2	10.0	$ 668	$ 682	$ 721	$ 69	$ 70	$ 72

SEE PAGE 129 FOR FOOTNOTES.

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1976 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	SUBCOMPACT	115578	390565	393953	10.5	10.6	10.3	$ 727	$ 743	$ 784	$ 76	$ 79	$ 81
REGULAR TWO-DOOR MODELS		93868	318789	322287	10.6	10.8	10.4	$ 700	$ 717	$ 768	$ 74	$ 77	$ 80
AMERICAN	PACER	9469	22760	22894	10.1	9.4	9.2	$ 610	$ 655	$ 712	$ 62	$ 62	$ 66
CHEVROLET	VEGA	6148	21228	21876	10.6	10.1	9.7	$ 624	$ 675	$ 706	$ 66	$ 68	$ 68
PONTIAC	SUNBIRD	3564	12094	11534	11.0	11.3	10.8	$ 714	$ 650	$ 707	$ 79	$ 73	$ 76
PLYMOUTH	ARROW		7495	8662		13.1	12.8		$ 700	$ 671		$ 92	$ 86
PONTIAC	ASTRE	2113	7302	7287	11.9	10.1	10.3	$ 599	$ 698	$ 721	$ 71	$ 70	$ 74
VOLKSWAGEN	BEETLE	1526	5893	5515	13.3	13.9	13.1	$ 670	$ 707	$ 684	$ 89	$ 98	$ 90
DODGE	COLT	1284	7132	7964	11.4	12.2	10.3	$ 804	$ 702	$ 674	$ 92	$ 86	$ 69
AMERICAN	GREMLIN	4411	12186	12279	10.2	9.6	9.6	$ 667	$ 671	$ 748	$ 68	$ 64	$ 72
CHEVROLET	MONZA	5364	18099	17846	11.2	11.2	11.1	$ 707	$ 701	$ 715	$ 79	$ 79	$ 79
CHEVROLET	CHEVETTE	13002	37929	40038	8.2	7.8	7.8	$ 727	$ 672	$ 741	$ 60	$ 52	$ 58
FORD	PINTO	12330	39116	40003	10.2	10.2	10.2	$ 664	$ 704	$ 739	$ 68	$ 72	$ 75
OPEL	COUPE		2527	4832		13.7	12.2		$ 717	$ 717		$ 98	$ 87
HONDA	CIVIC	3998	23922	23817	10.5	11.0	10.8	$ 662	$ 714	$ 748	$ 70	$ 79	$ 81
HONDA	ACCORD			3874			12.0			$ 852			$102
MERCURY	BOBCAT	1609	5636	5975	9.8	9.5	9.7	$ 592	$ 759	$ 854	$ 58	$ 72	$ 83
VOLKSWAGEN	RABBIT*	7418	24965	23831	10.6	11.3	11.0	$ 786	$ 754	$ 816	$ 83	$ 85	$ 90
VOLKSWAGEN	DASHER*		3482	3463		12.2	11.3		$ 759	$ 840		$ 93	$ 95
FORD	MUSTANG II	13396	41002	39184	11.7	12.2	11.3	$ 767	$ 756	$ 848	$ 90	$ 92	$ 96
BUICK	SKYHAWK	1998	6880	6558	13.2	12.7	11.0	$ 746	$ 767	$ 928	$ 98	$ 97	$102
MERCURY	CAPRI	1057	3989	4186	17.4	15.5	15.3	$ 679	$ 833	$ 869	$118	$129	$133
OLDSMOBILE	STARFIRE	2036	6477	6101	12.0	12.8	11.2	$ 693	$ 812	$ 899	$ 83	$104	$101
AUDI	FOX		2110	2022		12.5	12.0		$ 779	$1065		$ 97	$128
VOLKSWAGEN	SCIROCCO		2752	2545		16.7	14.5		$ 991	$1034		$165	$150
REGULAR FOUR-DOOR MODELS		**	3583	4216	**	11.1	11.2	**	$ 757	$ 827	**	$ 84	$ 93
DODGE	COLT		1708	2340		10.5	11.2		$ 685	$ 716		$ 72	$ 80
AUDI	FOX		1875	1876		11.7	11.3		$ 806	$ 960		$ 94	$108
STATION WAGONS		15596	53759	53668	8.8	9.1	9.1	$ 634	$ 666	$ 741	$ 56	$ 61	$ 67
PONTIAC	ASTRE		2765	2694		8.5	8.4		$ 654	$ 630		$ 56	$ 53
DODGE	COLT		2192	2287		9.6	10.4		$ 671	$ 669		$ 64	$ 70
CHEVROLET	VEGA KAMMBACK	3632	12044	12122	8.4	8.5	8.2	$ 566	$ 605	$ 736	$ 48	$ 51	$ 60
FORD	PINTO	7715	23881	23578	8.6	9.0	9.0	$ 667	$ 659	$ 738	$ 57	$ 59	$ 66
HONDA	CIVIC	1082	6123	6128	8.4	9.5	10.1	$ 591	$ 756	$ 715	$ 50	$ 72	$ 72
VOLKSWAGEN	DASHER		2258	2188		10.7	11.8		$ 773	$ 741		$ 83	$ 87

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1976 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
MERCURY	BOBCAT	1087	3495	3538	9.4	8.2	8.6	$ 775	$ 650	$ 892	$ 73	$ 53	$ 77
AUDI	FOX		1001			14.3			$ 881			$126	
SPORTS		5477	14434	13782	14.4	13.6	12.3	$1223	$1384	$1274	$176	$188	$157
MG	MGB		2543	2332		11.0	10.9		$ 959	$ 930		$105	$101
MG	MG MIDGET		2082	2589		13.9	12.5		$ 959	$1037		$133	$130
PORSCHE	914 ROADSTER												
CHEVROLET	CORVETTE	3530	7842	7181	14.5	13.5	12.8	$1172	$1503	$1451	$170	$203	$186
PORSCHE	911/912		1088			13.2			$3169			$418	

SEE PAGE 129 FOR FOOTNOTES.

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1976 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	COMPACT	133109	407091	402213	10.2	10.0	9.8	$ 659	$ 677	$ 721	$ 67	$ 68	$ 71
REGULAR TWO-DOOR MODELS		60992	192841	189662	9.3	9.6	9.4	$ 647	$ 665	$ 709	$ 60	$ 64	$ 67
OLDSMOBILE	OMEGA	2213	6278	5945	7.6	9.2	8.7	$ 673	$ 594	$ 625	$ 51	$ 55	$ 54
PONTIAC	VENTURA	2585	7856	7552	9.3	9.4	8.8	$ 627	$ 558	$ 694	$ 58	$ 52	$ 61
CHEVROLET	NOVA	13008	38940	38508	8.9	8.9	8.8	$ 556	$ 619	$ 653	$ 49	$ 55	$ 57
PLYMOUTH	VALIANT SCAMP		1821	1908		7.5	7.8		$ 584	$ 699		$ 44	$ 55
MERCURY	COMET		2413	2714		10.2	9.1		$ 617	$ 689		$ 63	$ 63
BUICK	SKYLARK	4534	13878	13229	7.2	7.5	8.4	$ 608	$ 638	$ 645	$ 44	$ 48	$ 54
PLYMOUTH	VALIANT DUSTER	1729	4971	5287	9.9	9.2	8.9	$ 632	$ 658	$ 653	$ 63	$ 61	$ 58
DODGE	DART SWINGER		2381	2635		8.6	7.9		$ 658	$ 746		$ 57	$ 59
DODGE	ASPEN	3529	14335	14330	8.7	10.1	10.0	$ 731	$ 631	$ 695	$ 64	$ 64	$ 70
AMERICAN	HORNET	1394	4121	4150	9.5	9.8	9.0	$ 709	$ 619	$ 736	$ 67	$ 61	$ 66
FORD	MAVERICK	3153	12178	12827	10.6	10.0	10.0	$ 744	$ 700	$ 682	$ 79	$ 70	$ 68
MERCURY	MONARCH	4167	12594	12156	9.8	10.8	10.1	$ 650	$ 696	$ 736	$ 64	$ 75	$ 74
PLYMOUTH	VOLARE	4870	19679	19477	8.9	9.5	9.3	$ 774	$ 669	$ 737	$ 69	$ 64	$ 69
DODGE	DART SPORT		2552	2796		11.0	10.7		$ 722	$ 801		$ 79	$ 86
FORD	GRANADA	17211	48655	45907	9.9	10.3	10.0	$ 679	$ 723	$ 770	$ 67	$ 74	$ 77
REGULAR FOUR-DOOR MODELS		43872	145847	149758	8.6	8.6	8.9	$ 642	$ 674	$ 712	$ 55	$ 58	$ 63
PONTIAC	VENTURA	1775	6059	5881	9.5	8.2	8.7	$ 503	$ 583	$ 609	$ 48	$ 48	$ 53
BUICK	SKYLARK	3236	10349	9950	7.0	7.6	8.0	$ 575	$ 573	$ 623	$ 40	$ 44	$ 50
CHEVROLET	NOVA	9367	29107	29261	8.4	8.1	8.2	$ 553	$ 611	$ 659	$ 46	$ 49	$ 54
DODGE	DART	1498	5095	5547	9.5	8.5	8.3	$ 581	$ 622	$ 675	$ 55	$ 53	$ 56
OLDSMOBILE	OMEGA	1873	5814	5427	9.3	7.9	8.3	$ 631	$ 622	$ 671	$ 59	$ 49	$ 56
FORD	MAVERICK	3321	13892	15479	7.8	8.5	9.2	$ 670	$ 620	$ 711	$ 52	$ 53	$ 65
AMERICAN	HORNET	1115	3284	3599	8.7	8.5	9.3	$ 502	$ 693	$ 711	$ 44	$ 59	$ 66
AUDI	100LS		1528	1716		9.9	12.0		$ 633	$ 663		$ 63	$ 80
PLYMOUTH	VALIANT	1429	5046	5530	8.3	7.3	7.6	$ 656	$ 683	$ 707	$ 54	$ 50	$ 54
MERCURY	COMET		3201	3769		9.1	9.8		$ 715	$ 660		$ 65	$ 65
FORD	GRANADA	14782	48096	48844	8.6	8.8	9.2	$ 700	$ 732	$ 763	$ 60	$ 64	$ 70
MERCURY	MONARCH	4552	14376	14756	10.5	9.9	9.9	$ 697	$ 775	$ 781	$ 73	$ 77	$ 77

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1976 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
STATION WAGONS		5076	12130	11628	8.9	9.3	9.1	$ 688	$ 649	$ 737	$ 61	$ 60	$ 67
AMERICAN	HORNET SPORTABOUT	5076	12130	11628	8.9	9.3	9.1	$ 688	$ 649	$ 737	$ 61	$ 60	$ 67
SPECIALTY		23169	56272	51165	16.0	15.0	13.8	$ 671	$ 716	$ 763	$107	$107	$105
CHEVROLET	CAMARO	14808	36703	33693	14.2	13.6	12.5	$ 644	$ 680	$ 746	$ 91	$ 92	$ 93
PONTIAC	FIREBIRD	8361	19569	17472	19.1	17.6	16.4	$ 706	$ 763	$ 786	$135	$134	$129

SEE PAGE 129 FOR FOOTNOTES.

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1976 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	INTERMEDIATE	213063	611055	592893	10.1	10.1	10.0	$ 659	$ 669	$ 704	$ 67	$ 68	$ 70
REGULAR TWO-DOOR MODELS		76235	199929	191527	10.2	10.2	10.1	$ 654	$ 669	$ 703	$ 67	$ 68	$ 71
PLYMOUTH	FURY	2064	6865	6994	10.1	10.2	10.2	$ 558	$ 617	$ 587	$ 56	$ 63	$ 60
CHEVROLET	CHEVELLE	11198	31515	31061	9.7	9.3	9.5	$ 589	$ 603	$ 626	$ 57	$ 56	$ 59
PONTIAC	LEMANS	4407	11661	11001	10.6	10.3	10.5	$ 622	$ 604	$ 667	$ 66	$ 62	$ 70
BUICK	CENTURY	17951	47368	44659	10.1	9.9	10.1	$ 623	$ 634	$ 697	$ 63	$ 63	$ 70
FORD	TORINO	2978	10767	11030	10.2	10.8	10.8	$ 678	$ 692	$ 692	$ 69	$ 75	$ 75
AMERICAN	MATADOR		1716	1954		10.6	10.8		$ 682	$ 783		$ 72	$ 85
OLDSMOBILE	CUTLASS	35687	85327	80114	10.3	10.6	10.2	$ 691	$ 717	$ 744	$ 71	$ 76	$ 76
MERCURY	MONTEGO		2689	2763		9.8	10.8		$ 628	$ 781		$ 62	$ 84
CHEVROLET	LAGUNA		2021	1950		11.8	9.7		$ 747	$ 829		$ 88	$ 80
REGULAR FOUR-DOOR MODELS		30300	104826	109473	8.0	8.5	8.8	$ 576	$ 610	$ 637	$ 46	$ 52	$ 56
CHEVROLET	CHEVELLE	6035	18808	19674	8.6	9.0	9.1	$ 421	$ 549	$ 593	$ 36	$ 49	$ 54
PONTIAC	LEMANS	1699	5076	5044	8.1	8.6	8.9	$ 565	$ 559	$ 606	$ 46	$ 48	$ 54
BUICK	CENTURY	4775	13093	12636	8.3	8.5	8.6	$ 636	$ 634	$ 611	$ 53	$ 54	$ 53
OLDSMOBILE	CUTLASS	5320	13447	13381	8.2	9.3	8.6	$ 635	$ 626	$ 608	$ 52	$ 58	$ 52
DODGE	CORONET	1095	4244	4595	7.3	8.0	8.7	$ 682	$ 579	$ 657	$ 50	$ 46	$ 57
FORD	TORINO	1427	6612	7805	8.2	9.0	10.0	$ 588	$ 618	$ 652	$ 48	$ 56	$ 65
PLYMOUTH	FURY	1008	4306	5217	6.0	7.3	8.4	$ 476	$ 625	$ 665	$ 29	$ 46	$ 56
PLYMOUTH	VOLARE	4174	18868	19476	7.3	7.8	8.6	$ 618	$ 635	$ 648	$ 45	$ 50	$ 56
DODGE	ASPEN	3245	15011	15209	7.2	8.3	8.9	$ 579	$ 617	$ 675	$ 42	$ 51	$ 60
MERCURY	MONTEGO		2512	2847		8.7	8.4		$ 606	$ 713		$ 53	$ 60
AMERICAN	MATADOR		2850	3590		8.2	8.4		$ 681	$ 736		$ 56	$ 62
STATION WAGONS		24172	79503	76703	8.2	8.1	8.5	$ 607	$ 629	$ 685	$ 50	$ 51	$ 58
DODGE	CORONET		1641	1760		9.4	8.4		$ 594	$ 540		$ 56	$ 45
CHEVROLET	CHEVELLE	3951	11820	11664	8.0	7.4	8.3	$ 555	$ 560	$ 608	$ 44	$ 41	$ 50
PLYMOUTH	FURY		1726	2016		8.7	8.9		$ 517	$ 721		$ 45	$ 64
BUICK	CENTURY	1178	3165	2911	8.2	8.5	9.2	$ 582	$ 605	$ 622	$ 48	$ 51	$ 57
PONTIAC	LEMANS SAFARI		2601	2476		8.8	9.5		$ 586	$ 696		$ 52	$ 66
OLDSMOBILE	CUTLASS	2647	6665	6309	8.5	7.7	8.7	$ 558	$ 613	$ 673	$ 47	$ 47	$ 59
DODGE	ASPEN	4556	16218	14970	7.3	7.7	8.1	$ 571	$ 645	$ 709	$ 42	$ 50	$ 57
FORD	TORINO	2757	10578	10952	9.7	9.8	9.1	$ 751	$ 630	$ 677	$ 73	$ 62	$ 62
PLYMOUTH	VOLARE	6107	21545	19935	7.5	7.7	7.9	$ 617	$ 665	$ 721	$ 46	$ 51	$ 57
MERCURY	MONTEGO MX		1535			9.7			$ 619			$ 60	
AMERICAN	MATADOR		2010	2081		8.8	10.3		$ 800	$ 766		$ 70	$ 79

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1976 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
SPECIALTY		82356	226797	215190	11.1	11.2	10.9	$ 693	$ 698	$ 735	$ 77	$ 78	$ 80
CHEVROLET	MONTE CARLO	28387	76379	73431	11.3	11.5	11.2	$ 604	$ 636	$ 679	$ 68	$ 73	$ 76
CHRYSLER	CORDOBA	12974	35997	34405	11.9	11.3	11.0	$ 658	$ 669	$ 698	$ 78	$ 76	$ 77
DODGE	CHARGER	3068	10836	11053	12.0	11.8	10.9	$ 668	$ 677	$ 732	$ 80	$ 80	$ 80
FORD	ELITE	9801	30508	29140	9.7	9.9	9.3	$ 690	$ 771	$ 764	$ 67	$ 76	$ 71
MERCURY	COUGAR	5168	16296	15025	10.4	10.6	10.3	$ 808	$ 695	$ 829	$ 84	$ 74	$ 85
PONTIAC	GRAND PRIX	20204	50895	46487	11.3	11.6	11.1	$ 785	$ 760	$ 768	$ 89	$ 88	$ 85
CADILLAC	SEVILLE	2753	5887	5648	9.8	11.1	9.8	$ 991	$ 846	$1173	$ 97	$ 94	$115

SEE PAGE 129 FOR FOOTNOTES.

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1976 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	FULL-SIZE	148712	393014	380660	9.7	9.7	9.9	$ 631	$ 642	$ 688	$ 61	$ 62	$ 68
REGULAR TWO-DOOR MODELS		38245	100812	95879	10.0	10.1	10.2	$ 623	$ 638	$ 664	$ 62	$ 64	$ 68
CHEVROLET	IMPALA	4158	12085	11930	8.7	9.5	10.5	$ 537	$ 542	$ 553	$ 47	$ 51	$ 58
DODGE	MONACO												
CHEVROLET	CAPRICE CLASSIC	4330	11622	11335	9.1	9.8	9.5	$ 551	$ 601	$ 622	$ 50	$ 59	$ 59
BUICK	LESABRE	4164	10578	9780	9.9	10.5	10.4	$ 666	$ 562	$ 650	$ 66	$ 59	$ 68
MERCURY	MARQUIS	1770	5267	4981	10.1	11.7	11.3	$ 657	$ 652	$ 670	$ 66	$ 76	$ 76
BUICK	ELECTRA 225	4325	9599	8598	13.0	11.4	11.7	$ 619	$ 647	$ 695	$ 80	$ 74	$ 81
OLDSMOBILE	DELTA 88	3511	8378	7926	9.8	9.3	9.9	$ 621	$ 619	$ 737	$ 61	$ 58	$ 73
CHRYSLER	NEWPORT		1565	1478		9.8	11.1		$ 802	$ 576		$ 79	$ 64
FORD	LTD	8434	23952	23079	9.1	9.7	9.4	$ 637	$ 671	$ 703	$ 58	$ 65	$ 66
PONTIAC	BONNEVILLE	1571	4352	4093	11.3	8.8	10.6	$ 625	$ 637	$ 773	$ 71	$ 56	$ 82
PONTIAC	CATALINA	1359	3475	3367	8.1	9.5	9.0	$ 758	$ 758	$ 589	$ 61	$ 72	$ 53
OLDSMOBILE	NINETY EIGHT	3113	6532	5944	11.3	10.5	10.5	$ 678	$ 728	$ 698	$ 77	$ 76	$ 73
PLYMOUTH	G FURY CUSTOM												
CHRYSLER	NEW YORKER		1860	1768		14.1	15.0		$ 679	$ 710		$ 96	$107
REGULAR FOUR-DOOR MODELS		65832	181067	177849	8.5	8.5	9.0	$ 578	$ 592	$ 649	$ 49	$ 50	$ 58
CHEVROLET	IMPALA	8599	25610	26052	7.7	8.1	8.4	$ 521	$ 500	$ 558	$ 40	$ 40	$ 47
CHEVROLET	CAPRICE CLASSIC	7313	20014	19797	8.4	8.1	8.7	$ 532	$ 558	$ 584	$ 45	$ 45	$ 51
PONTIAC	CATALINA	3110	9334	9097	8.2	7.4	7.4	$ 517	$ 514	$ 643	$ 42	$ 38	$ 48
CHRYSLER	NEWPORT	2032	6766	6649	10.8	9.6	9.8	$ 552	$ 544	$ 666	$ 60	$ 52	$ 65
DODGE	MONACO		2885	3080		8.7	9.6		$ 653	$ 588		$ 57	$ 56
BUICK	LESABRE	6563	17033	15923	8.4	8.7	9.2	$ 571	$ 586	$ 645	$ 48	$ 51	$ 59
OLDSMOBILE	NINETY EIGHT	5316	11710	11211	8.8	8.4	8.8	$ 565	$ 614	$ 660	$ 50	$ 52	$ 58
BUICK	ELECTRA 225	5459	12423	11526	10.4	9.5	9.4	$ 639	$ 604	$ 626	$ 66	$ 57	$ 59
OLDSMOBILE	DELTA 88	8522	21123	20177	7.3	7.8	8.3	$ 550	$ 604	$ 697	$ 40	$ 47	$ 58
FORD	LTD	9972	30213	30669	8.3	8.5	9.6	$ 606	$ 631	$ 662	$ 50	$ 54	$ 64
PLYMOUTH	G FURY		2137	2454		7.9	7.1		$ 724	$ 663		$ 57	$ 47
PONTIAC	BONNEVILLE	2226	6592	6396	9.6	8.5	9.0	$ 598	$ 721	$ 711	$ 57	$ 61	$ 64
MERCURY	MARQUIS	3688	10517	10197	8.8	9.8	10.8	$ 672	$ 646	$ 776	$ 59	$ 63	$ 84
CHRYSLER	NEW YORKER	1510	4348	4177	10.9	10.4	11.6	$ 633	$ 662	$ 807	$ 69	$ 69	$ 94

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1976 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
STATION WAGONS		13820	41171	40503	9.5	10.2	10.5	$ 583	$ 622	$ 690	$ 55	$ 63	$ 72
CHEVROLET	IMPALA	2352	6966	6935	8.1	8.4	10.1	$ 518	$ 545	$ 521	$ 42	$ 46	$ 53
CHRYSLER	TOWN & COUNTRY												
MERCURY	MARQUIS		2243	2246		10.7	10.3		$ 585	$ 604		$ 63	$ 62
BUICK	ESTATE	1188	3180	3012	9.6	10.9	11.6	$ 553	$ 627	$ 655	$ 53	$ 68	$ 76
PONTIAC	CATALINA SAFARI	1182	3468	3345	8.5	9.8	9.7	$ 620	$ 543	$ 723	$ 53	$ 53	$ 70
CHEVROLET	CAPRICE ESTATE	2252	6234	6009	8.9	9.8	10.3	$ 516	$ 564	$ 828	$ 46	$ 55	$ 85
FORD	LTD	3954	13208	13180	10.9	11.3	11.1	$ 513	$ 695	$ 718	$ 56	$ 79	$ 80
PLYMOUTH	G FURY												
DODGE	MONACO												
OLDSMOBILE	CUSTOM CRUISER	1443	3658	3505	9.4	9.0	9.5	$ 877	$ 616	$ 765	$ 82	$ 55	$ 73
SPECIALTY		30815	69964	66429	12.3	11.8	11.6	$ 733	$ 767	$ 802	$ 90	$ 91	$ 93
CADILLAC	DE VILLE/CALAIS 2D	9671	21219	19466	12.8	11.9	11.5	$ 691	$ 689	$ 744	$ 88	$ 82	$ 86
CADILLAC	FLEETWOOD BROUGHAM	1109	2234		13.6	12.1		$ 779	$ 723		$106	$ 87	
LINCOLN	CONTINENTAL 2D		3833	3614		12.4	12.1		$ 771	$ 786		$ 96	$ 95
CADILLAC	DE VILLE/CALAIS 4D	4205	9318	8895	9.5	10.6	10.7	$ 677	$ 829	$ 727	$ 64	$ 88	$ 78
BUICK	RIVIERA	1138	3065	2991	12.8	10.9	11.5	$ 720	$ 798	$ 751	$ 92	$ 87	$ 86
FORD	THUNDERBIRD	3309	8323	7740	11.9	11.6	10.9	$ 796	$ 759	$ 765	$ 95	$ 88	$ 83
LINCOLN	MARK IV	3222	7663	7523	14.3	13.0	12.8	$ 764	$ 792	$ 810	$109	$103	$104
OLDSMOBILE	TORONADO	1474	3275	3158	10.0	10.3	11.6	$ 680	$ 803	$ 873	$ 68	$ 83	$101
LINCOLN	CONTINENTAL 4D	2121	5207	5233	14.4	13.0	11.7	$ 781	$ 927	$1008	$112	$121	$118
CADILLAC	ELDORADO	3035	5794	5578	12.9	12.5	12.8	$ 887	$ 716	$1083	$114	$ 90	$139

SEE PAGE 129 FOR FOOTNOTES.

FOOTNOTES FOR TABLE C1:

<1> ALL "EXPOSURE" COLUMNS IN INSURED VEHICLE YEARS. ALL "CLAIMS" COLUMNS INCLUDE BOTH PAID & UNPAID CLAIMS.
ALL "FREQ" COLUMNS IN CLAIMS PER 100 INSURED VEHICLE YEARS.
CLAIM FREQUENCY "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
CLAIM FREQUENCY " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

FOOTNOTES FOR TABLE C2:

<1> AVG. LOSS PAYMENT "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
AVG. LOSS PAYMENT " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

FOOTNOTES FOR TABLE C3:

<1> RESULTS ARE STANDARDIZED TO THE EXPOSURE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE.

A 5200-1.2

Research Report HLDI R79-1
June 1979

Automobile Insurance Losses
Collision Coverages

INITIAL RESULTS FOR 1979 MODELS

Highway
Loss
Data
Institute

Watergate 600, Washington, D.C.

Automobile Insurance Losses
Collision Coverages

INITIAL RESULTS FOR 1979 MODELS

Research Report HLDI R79-1
June 1979

Highway Loss Data Institute
Watergate Six Hundred
Washington, D.C. 20037

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Summary

This Highway Loss Data Institute report presents results on the collision coverage loss experience of 1979 model year passenger cars during their first six months of availability.

Principal Findings:

- The initial collision coverage losses for the 1979 models increased over the 1978 model year results from the same calendar period. The overall claim frequency was unchanged but the overall average loss payment and average loss payment per insured vehicle year increased by 9 percent.

- Two of the four car size groups – subcompacts and compacts – had higher claim frequencies for the 1979 models than the 1978 models for the same calendar period and the other two size groups – intermediates and full size – had lower claim frequencies. All four size groups for 1979 models had higher average loss payment amounts and three of the four had higher average loss payments per insured vehicle year than the 1978 models.

- For the 1979 models, average loss payments per insured vehicle year for three body style subgroups – regular two-door models, regular four-door models, and sports or specialty models – generally decreased with increasing wheelbase for subcompacts, compacts, and intermediates.

- In each car size group, the average loss payments per insured vehicle year were highest for the sports or specialty models and lowest for the regular four-door models.

- Average loss payments per insured vehicle year, claim frequencies, and average loss payments per claim for individual 1979 series varied considerably. There was more than a four-fold variation in the range of average loss payments per insured vehicle year. The claim frequencies varied by a factor of more than two, and average loss payments per claim varied from more than $1,200 to less than $800.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing highway damage to people and their property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

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Introduction

The Highway Loss Data Institute (HLDI) is a non-profit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from highway crashes and especially with the ways such losses vary among different kinds of vehicles.

This report describes the collision coverage loss experience for car size groups, body style subgroups, and some individual vehicle series of 1979 model year private passenger cars during their first six months of availability – September 1978 through February 1979. It is based on collision coverage and loss data supplied by seven insurers: Aetna Life and Casualty, Allstate, Kemper, Nationwide, Prudential, State Farm, and Travelers.

Descriptions of the sources and nature of the data used here are presented in Appendix A. The data analysis methods are discussed in Appendix B and definitions are given in Appendix C. A complete list of the vehicle series designations by make and size class whose results are included appears in Appendix D.

Results And Discussion

Comparison of Results for 1978 and 1979 Models

Table 1 compares the claim frequencies (claims per 100 insured vehicle years), average loss payments per claim, and average loss payments per insured vehicle year for 1979 models during their first six months of availability with the corresponding results for 1978 models during the same calendar period and one year earlier. Overall results and results for each car size group – subcompact, compact, intermediate, and full-size – are shown.

Previous HLDI reports on the initial experience of a model year have included comparisons with the corresponding results from the prior model year. Such comparisons, however, reflect differences between model years *and* differences between calendar periods, and since substantial changes can occur in factors such as weather, inflation, driving patterns, data reporting procedures, etc., over a one-year period, it was not possible to ascertain to what extent any differences in results were due exclusively to differences between the vehicles from the two model years. In this report, additional comparisons between the model years are presented. These are based on two sets of results for the 1978 models. The first set are the initial results obtained during their first six months of availability and the second set are results obtained one calendar year later.* The calendar period for the second set of 1978 model year results corresponds to the first six months of availability of the 1979 models – the period from which their initial results were obtained.

Comparisons between the second set of 1978 model year results and the initial 1979 model year results eliminate differences introduced by the one-year interval between the two sets of initial results. However, they are still not completely free of confounding effects, in this case vehicle age; the second set of 1978 model year results is based on their experience when they were on average one year older than the cars on which the initial results were based. Despite this, these comparisons more closely measure differences between the model years because vehicle aging over a one-year period will generally affect the results less than the many factors that can change in a one-year period.

Comparisons between the initial 1979 model year results and the 1978 model year results from the same calendar period show that, in general, there have been large increases in the losses for the 1979 models compared with those for the 1978 models. Among the four car size groups the claim frequencies for the 1979 models were higher for subcompacts and compacts and lower for intermediates and full-size cars. The average loss payment amounts were all higher with increases ranging from 2 to 18 percent. For three of the four car size groups, the average loss payments per insured vehicle year had increases ranging from 3 to 24 percent and the other size group (intermediates) had a slight decline of 2 percent.

Comparison of 1978 and 1979 Exposure Distributions

The overall distributions of exposure for 1978 and 1979 models by car size group are presented in Figure 1. These exposure distributions are based on 128,000 and 137,000 insured vehicle years of exposure for each model year, respectively.

Smaller cars dominated the 1979 model year exposure as they did the 1978 model year exposure. The exposure for subcompact and compact cars increased slightly, from 64 to 65 percent, between the 1978

---

*The second set of 1978 model year results was adjusted to ensure that the contribution of exposure from each month was comparable to that on which the initial 1978 and 1979 model year results were based. As a result of this adjustment, the experience from the later months of the period tend to dominate the results. See Appendix B for details.

TABLE 1

COLLISION COVERAGE LOSS EXPERIENCE BY CAR SIZE GROUP -- 1979 MODELS COMPARED WITH 1978 MODELS DURING SAME CALENDAR PERIOD AND ONE YEAR EARLIER[1]

LOSS CATEGORY	CAR SIZE GROUP	1978 MODELS 9/77 - 2/78 (1)	1978 MODELS 9/78 - 2/79[2] (2)	1979 MODELS 9/78 - 2/79 (3)	PERCENT CHANGE (2)→(3)
Claim Frequency Per 100 Insured Vehicle Years	All Combined	10.4	11.7	11.7	0
	Subcompact[3]	11.1	12.6	13.8	+10
	Compact[4]	10.3	11.5	11.6	+ 1
	Intermediate[5]	9.4	10.7	9.6	-10
	Full-size[6]	10.6	11.5	11.1	- 3
Average Loss Payment Per Claim	All Combined	$866	$943	$1,029	+ 9
	Subcompact	889	996	1,129	+13
	Compact	840	931	946	+ 2
	Intermediate	828	898	975	+ 9
	Full-size	939	960	1,131	+18
Average Loss Payment Per Insured Vehicle Year	All Combined	$ 90	$110	$ 120	+ 9
	Subcompact	99	126	156	+24
	Compact	87	107	110	+ 3
	Intermediate	78	96	94	- 2
	Full-size	100	110	126	+15

[1] All results are standardized; see Appendix B.

[2] 1978 Model year results during 9/78 and 2/79 are adjusted for exposure; see Appendix B.

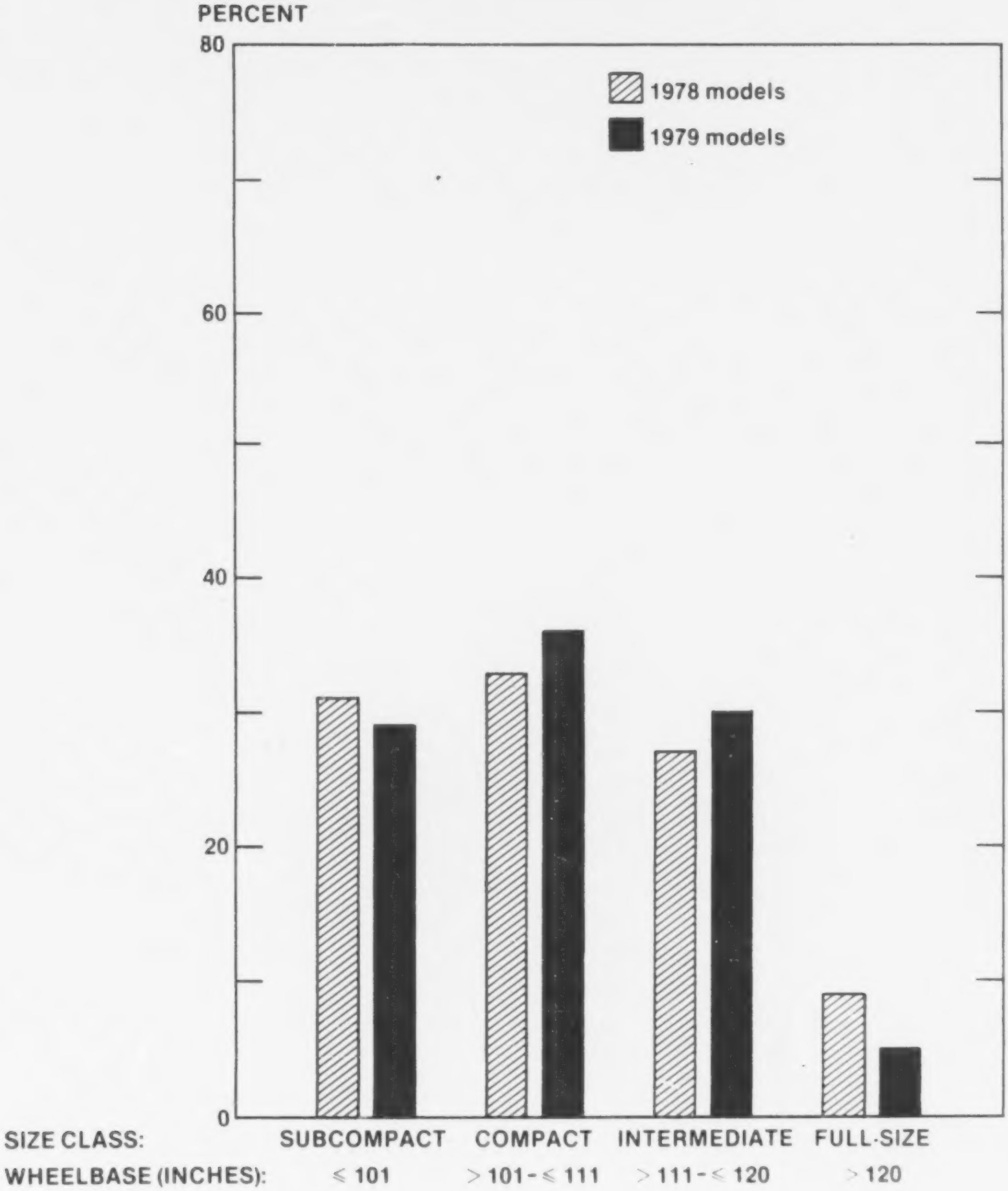
[3] Wheelbase less than or equal to 101 inches.

[4] Wheelbase greater than 101 and less than or equal to 111 inches.

[5] Wheelbase greater than 111 and less than or equal to 120 inches.

[6] Wheelbase greater than 120 inches.

Figure 1
Collision coverage loss experience initial exposure distributions for 1979 models compared with 1978 models



and 1979 model years. The exposure increased for intermediate cars from 27 percent to 30 percent and decreased for full-size cars from 9 percent to 5 percent.

Full-size 1979 cars are all specialty models made by Cadillac and Lincoln. In the 1979 model year, the Chrysler New Yorker, Ford LTD, and Mercury Marquis, which were full-size cars in previous model years, were redesigned and reduced in size to intermediates.

Comparison of Results for 1979 Model Car Size Groups and Body Style Subgroups

Figures 2, 3, and 4 show, respectively, average loss payments per insured vehicle year, claim frequencies, and average loss payments per claim results for regular two-door models, regular four-door models, and sports or specialty models within the subcompact, compact, and intermediate car size groups. Results for the full-size group, which in the 1979 model year has only specialty models, are not shown. These results are presented relative to the results for all 1979 vehicles combined, where 100 corresponds, respectively, to the overall average loss payment per insured vehicle year of $120, to the overall claim frequency of 11.7 claims per 100 insured vehicle years, and to the overall average loss payment per claim of $1,029 (Table 1). Thus, for example, the relative average loss payment per insured vehicle year of 134 for regular two-door subcompacts is 34 percent higher than the average loss payment per insured vehicle year for all 1979 vehicles combined.

The results in Figures 2, 3, and 4 are presented in more detail in Table 2. The figures present results for three body style subgroups – regular two-door, regular four-door, and sports or specialty models. The results for the fourth body style subgroup, station wagons, which were generally based on substantially less exposure than the other subgroups, are not shown in the figures, but are included in Table 2.

Among subcompacts, compacts, and intermediates, the average loss payment per insured vehicle year varied inversely with wheelbase for each body style subgroup except the regular four-door models.

Within each of the three car size groups, the average loss payments per insured vehicle year were highest for sports or specialty models and lowest for regular four-door models.

Among subcompacts, compacts, and intermediates, the claim frequencies for each of the three body style subgroups varied inversely with wheelbase. In each size group, sports or specialty models had the highest claim frequencies and regular four-door models the lowest.

In each size group, regular four-door models had the lowest average loss payments per insured vehicle year and specialty models had or equalled the highest.

Comparison of Results for Individual Series – 1979 Models

Detailed collision coverage loss results for 1979 models are summarized in Table 2. Results are given for each size group and for those body style subgroups and individual series for which there were at least 1,000 insured vehicle years of exposure.

As in other HLDI reports, the results in Table 2 were first adjusted or standardized to remove any biases in the comparison of results that may have arisen because of differences attributable to variations among different vehicles in operator age group and deductible amount. As a result of applying the standardization procedure, described in detail in Appendix B, any effects due to these non-vehicle factors – operator age group and deductible amount – are present in equal amounts in the standardized results for each car or group of cars reported. Therefore, to the extent that the age distributions within each operator age group and deductible distributions within each deductible group do not vary substantially for different series and body styles, these effects cannot bias the comparison of results, and the variations shown in the standardized results cannot be attributed to operator age group or deductible differences. It should be

(Cont'd on page 15)

Figure 2
Collision coverage loss experience
relative average loss payments
per insured vehicle year - 1979 models

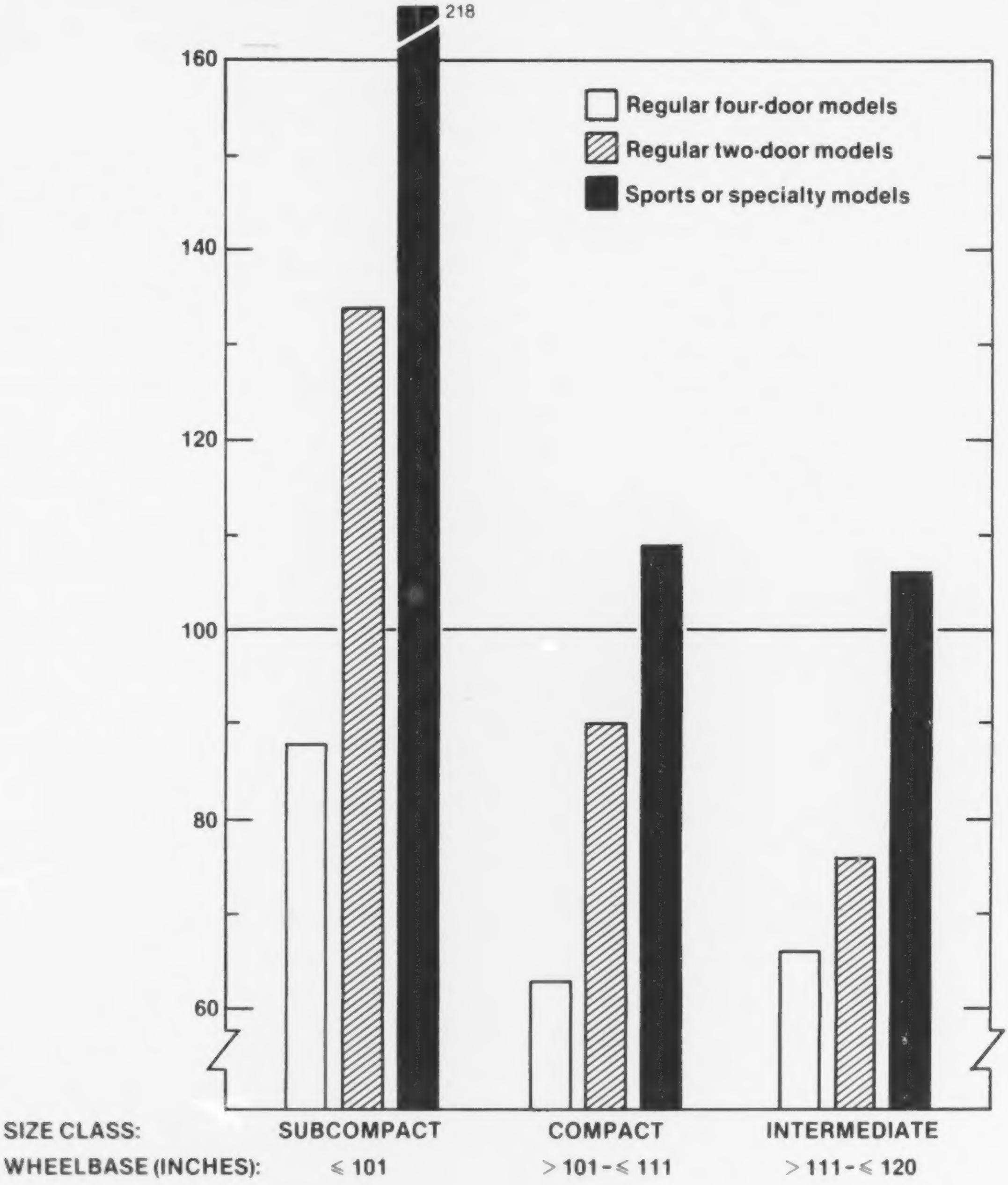


Figure 3
Collision coverage loss experience
relative claim frequencies
1979 models

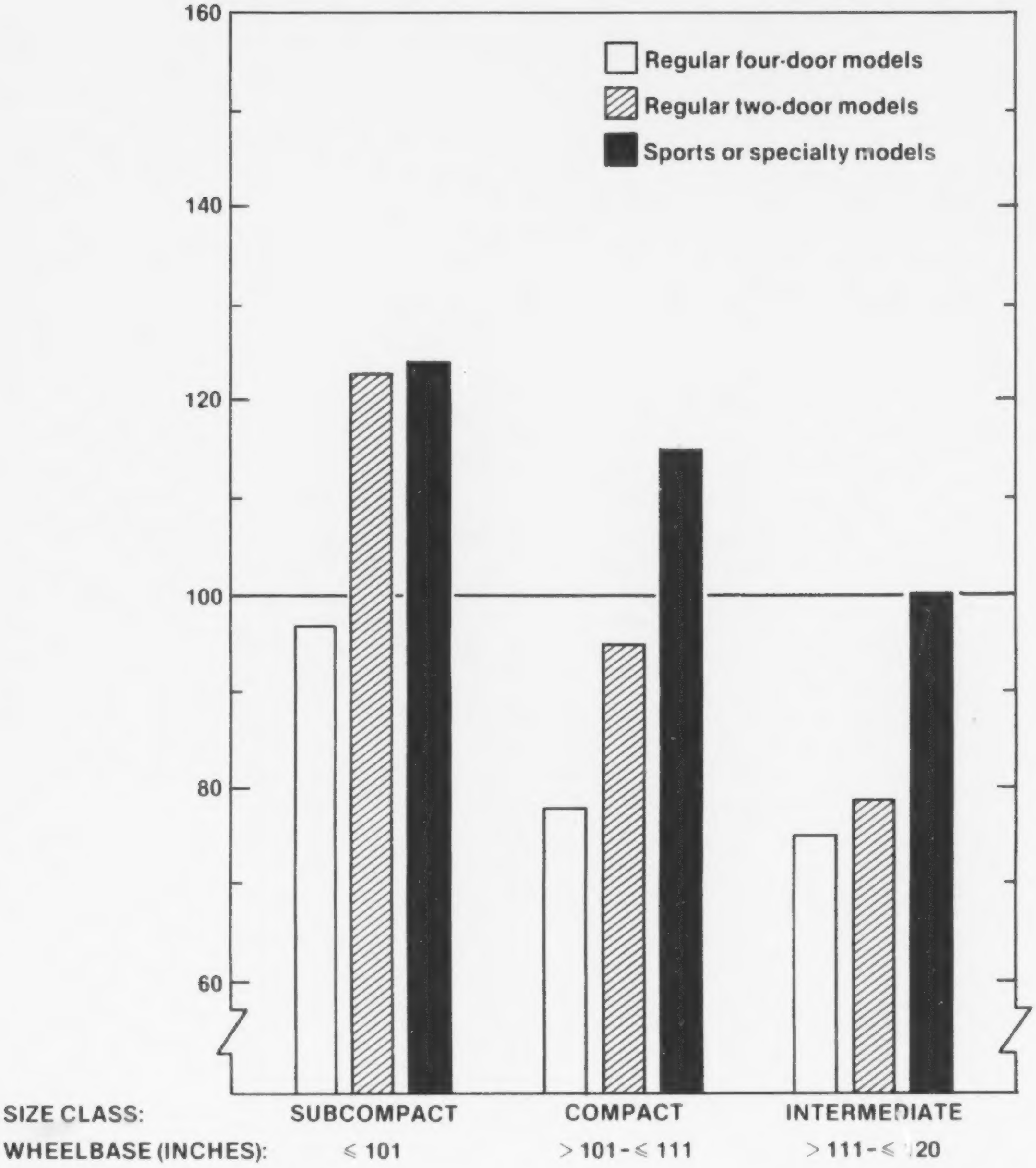


Figure 4
Collision coverage loss experience
relative average loss payment per claim
1979 models

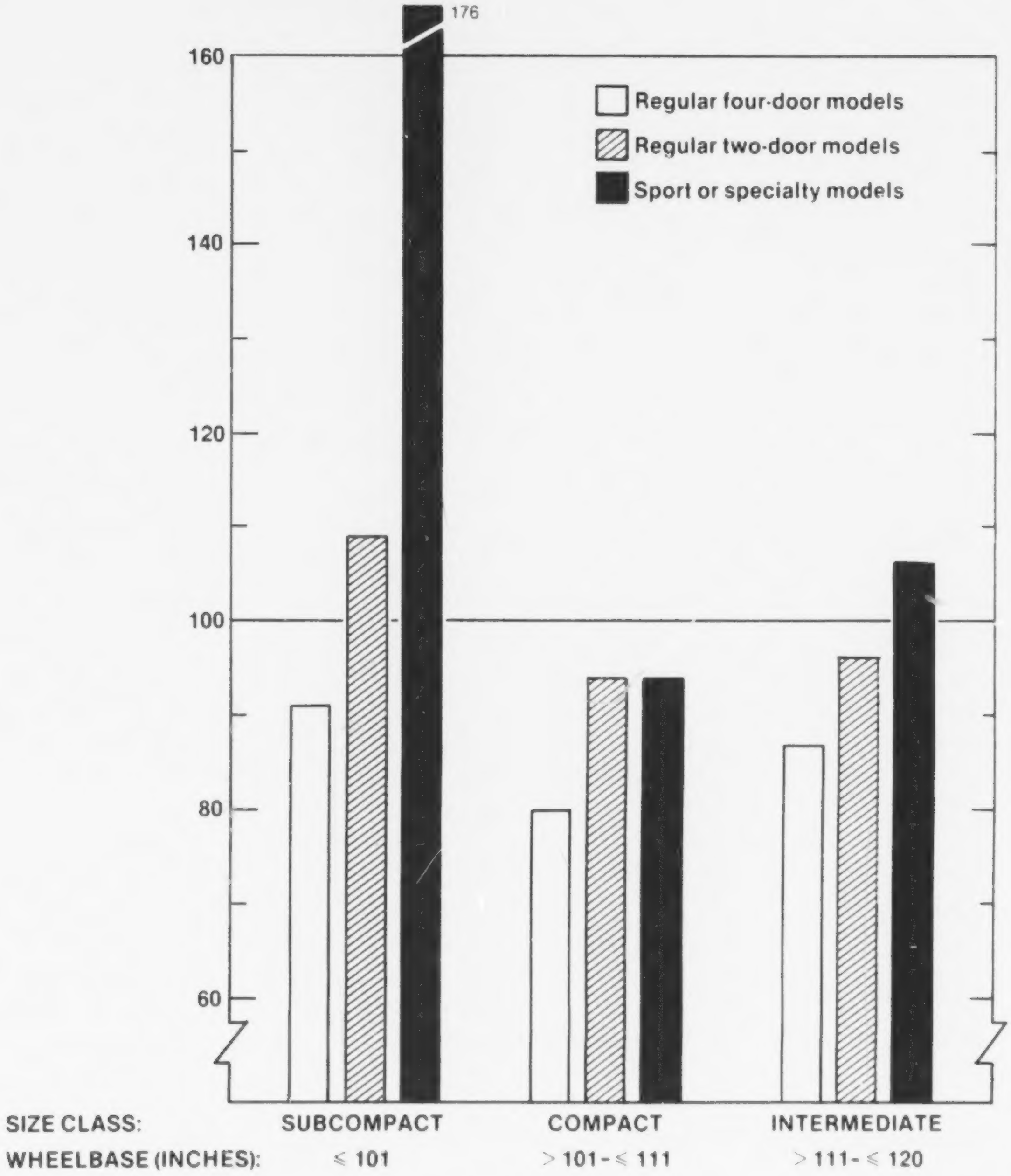


TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART A: ALL CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	136545	100	100	100
			=11.7	= $1029	= $ 120

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	SUBCOMPACT	39481	118	110	130
REGULAR TWO-DOOR MODELS		29161	123	109	134
PONTIAC	SUNBIRD	1481	103	98	101
CHEVROLET	MONZA	3025	126	82	103
CHEVROLET	CHEVETTE	1567	94	112	105
VOLKSWAGEN	RABBIT*	3397	102	103	105
FORD	PINTO	1615	115	104	120
FORD	MUSTANG	4408	117	119	140
TOYOTA	COROLLA*	3101	138	108	150
MERCURY	CAPRI	1084	126	124	158
TOYOTA	CELICA	3840	161	123	198
REGULAR FOUR-DOOR MODELS		6885	97	91	88
CHEVROLET	CHEVETTE	2139	84	67	57
PLYMOUTH	HORIZON	1884	87	90	79
DODGE	OMNI	1341	106	110	117
STATION WAGONS		1878	94	128	121
SPORTS		1557	124	176	218

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	COMPACT	49296	99	92	92
REGULAR TWO-DOOR MODELS		20833	95	94	90
CHEVROLET	NOVA	1390	83	76	63
FORD	GRANADA	1014	90	91	82
CHEVROLET	MALIBU	1693	85	105	90
OLDSMOBILE	CUTLASS	7896	95	95	90
BUICK	CENTURY/REGAL	4235	105	95	100
FORD	FAIRMONT	1541	115	97	113
REGULAR FOUR-DOOR MODELS		7347	78	80	63
CHEVROLET	NOVA	1025	80	67	54
CHEVROLET	MALIBU	1615	66	88	58
STATION WAGONS		4795	85	85	73
CHEVROLET	MALIBU	1575	92	81	75
FORD	FAIRMONT	1139	89	90	81
SPECIALTY		16320	115	94	109
CHEVROLET	MONTE CARLO	3967	108	94	102
PONTIAC	GRAND PRIX	3475	96	106	102
CHEVROLET	CAMARO	4882	125	91	114
PONTIAC	FIREBIRD	3602	138	86	120

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY-MENT PER INSURED VEHICLE YEAR
ALL	INTERMEDIATE	40301	82	95	78
REGULAR TWO-DOOR MODELS		9125	79	96	76
OLDSMOBILE	DELTA 88	1679	62	95	59
FORD	LTD	1263	70	118	83
REGULAR FOUR-DOOR MODELS		17699	75	87	66
OLDSMOBILE	DELTA 88	2547	60	74	45
BUICK	LESABRE	1553	64	92	59
FORD	LTD	1988	68	89	60
CHEVROLET	CAPRICE	2302	75	84	63
BUICK	ELECTRA	1305	75	92	69
CHEVROLET	IMPALA	1574	86	86	74
PONTIAC	BONNEVILLE	1369	78	98	76
OLDSMOBILE	NINETY EIGHT	1809	88	88	78
STATION WAGONS		4181	77	87	67
SPECIALTY		9295	100	106	106
FORD	THUNDERBIRD	3566	100	99	99
CHRYSLER	CORDOBA	1083	108	96	104
MERCURY	COUGAR XR-7	2090	113	120	135

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	FULL-SIZE	7467	95	110	105
SPECIALTY		7467	95	110	105
CADILLAC	DE VILLE 4D	1472	88	102	90
CADILLAC	DE VILLE 2D	2364	92	98	91
LINCOLN	CONTINENTAL 4D	1325	97	109	107
LINCOLN	MARK V	1405	109	131	143

FOOTNOTES FOR TABLE 2:

<1> RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

noted that non-vehicle factors other than operator age group and deductible amount could vary between vehicle series and groups of series, and that any effects resulting from such factors have not necessarily been eliminated from these results.

Detailed claim frequency and average loss payment results by each combination of operator age group and deductible group, corresponding to the results summarized in Table 2, are given in Appendices E and F, respectively.

The individual vehicle series results in Table 2 are listed within each car size group in ascending sequence of the relative average loss payment per insured vehicle year. It should be kept in mind that, in general, the greater the exposure associated with each result, the more confidence can be placed in it.

As has been true with other HLDI model year results, there were large variations in loss experience among the individual cars.

Relative average loss payments per insured vehicle year ranged from a low of 45 for the four-door Oldsmobile Delta 88 to a high of 198 for the Toyota Celica, more than a four-fold variation.

Cars with lowest relative claim frequencies were the four-door Oldsmobile Delta 88 (60), two-door Oldsmobile Delta 88 (62), and four-door Buick LeSabre (64), and those with the highest claim frequencies were the Toyota Celica (161), Pontiac Firebird (138), and Toyota Corolla (138). The cars with the highest claim frequencies had more than twice as many claims per 100 insured vehicle years as the cars with the lowest claim frequencies.

Cars with the lowest relative average loss payments per claim were the four-door Chevrolet Nova (67), four-door Chevrolet Chevette (67), four-door Oldsmobile Delta 88 (74), and two-door Chevrolet Nova (76), and those with the highest were the Lincoln Mark V (131), Mercury Capri (124), and Toyota Celica (123). The cars with the highest average loss payments averaged over $1,200 per claim, while the cars with the lowest average payments averaged less than $800 per claim.

Appendix A

Sources And Nature Of Data

Sources And Nature Of Data

Both policy and claim related collision coverage data for 1979 model year vehicles in the calendar period September 1978 through February 1979 were used in the preparation of this report. "Assigned risk," fleet policies, and all data from Massachusetts were excluded. Only payments for damage to insured automobiles were included; monies recovered from the salvage of wrecked vehicles were excluded, as were monies subsequently recovered by the companies through subrogation actions. In some cases the number of claims used for the claim frequency calculations differ from the number of claims used to compute the corresponding average loss payments. For a detailed explanation of this, see Appendix D of HLDI Report R73-1. The calendar periods reflected in the data used from each company are summarized below.

COMPANY	CALENDAR PERIOD
Aetna Life and Casualty	September 1978 – February 1979
Allstate	September 1978 – February 1979
Kemper	September 1978 – January 1979
Nationwide	September 1978 – February 1979
Prudential	September 1978 – February 1979
State Farm	September 1978 – February 1979
Travelers	September 1978 – February 1979

Insurance Policy Data

Insurance policy data, as distinct from claim data, describe the characteristics of an insured vehicle, including its make and series and the nature of its collision coverage. Policy data used in this report included the following basic information:

- Vehicle Identification Number (VIN)*
- Deductible Amount*
- Rated Driver Characteristics*
- Date and Nature of Relevant Changes in Coverage

Insurance Claim Data

Insurance claim data report the characteristics of an insured vehicle for which a collision coverage claim is made, the inititation of the claim, and/or the corresponding payment. Claim data used in this report included the following basic information:

- Vehicle Identification Number (VIN)
- Crash Date
- Loss Payment Amount

The dollar amounts reported represented loss payments made to or on behalf of the policyholder for damage to the insured vehicle.

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*See Appendix C for definitions.

Appendix B

Method Of Data Analysis

Method Of Data Analysis

Vehicle Description and Identification

The Vehicle Identification Numbers (VINs) of most new automobiles sold in the United States are individually unique numbers that contain, in coded form, detailed information as to each vehicle's make, series, and other distinguishing characteristics.

The very specific vehicle types for which results are presented in this report were derived from the VINs of the individual automobiles.

Only data with valid VINs were used for this report. Each VIN was decoded into a set of specific vehicle characteristics. For the purposes of this report the vehicle characteristics of primary concern were make, series, and vehicle size class (Appendix D). The use of VINs also permits analyses of other very specific vehicle characteristics, such as horsepower, body style, etc.

Exposure

Exposure, in insured vehicle years, was computed for each individual vehicle from the coverage data. The total number of insured vehicle years for each vehicle series was then obtained by accumulating the exposure for all of the individual vehicles of that vehicle series.

The exposure for each vehicle series was obtained for the four combinations of deductible amount and operator age group, a, b, c, d, shown below:

Deductible Amount	Youthful Operator*	No Youthful Operator*
<$150	a	b
⩾$150	c	d

Claim Frequency

Both pending and paid claims for an individual vehicle were first matched with its corresponding coverage data to ensure that the crash had occurred within an appropriate period of collision coverage for that vehicle. In every instance in which multiple claims were made for the same crash, they were treated as a single claim in the calculations of claim frequency. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. All remaining claims for each vehicle series were used, together with the corresponding exposure, to compute the claim frequency: the number of claims per 100 insured vehicle years.

For each vehicle series, claim frequencies were computed for each of the four combinations of deductible and operator age group, a, b, c, d, shown above.

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*See Appendix C for definitions.

Average Loss Payment

Paid claims for each vehicle series were used to compute its average loss payment per claim. They were summed and divided by the number of claims to produce the average loss payment per claim. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. In every instance in which multiple claims and/or multiple payments were made for the same crash, they were treated as a single claim and/or a single payment in the calculation of average loss payment.

Average loss payments were also obtained for each combination of deductible amounts and operator age groups.

Average Loss Payment per Insured Vehicle Year

The average loss payment per insured vehicle year for each vehicle series was obtained by multiplying the claim frequency per 100 insured vehicle years by the average loss payment, and dividing the result by one hundred.

Average loss payments per insured vehicle year were also obtained for each combination of deductible amount and operator age group.

Standardization

It is well known that loss experience can vary substantially in relation to certain non-vehicle factors. The results in Appendices E and F show that two important such factors are the deductible amount of the coverage and the operator age group; both claim frequency and average loss payment vary with these factors. In the case of the operator age group, youthful operators generally generate higher insurance losses than older drivers. Thus, if compared vehicles have different proportions of youthful operators, this difference, if not taken into consideration, would be sufficient to bias the comparison. Results obtained from the two deductible categories, less than $150 and greater than or equal to $150, also vary. For example, average loss payments for the higher deductibles are greater than those for the lower deductibles. Again, if compared vehicles have different proportions of lower deductible coverages, this difference, if not taken into consideration, would also be sufficient to bias the comparison.

In order to remove any biases in the comparison of results that could arise because of differences attributable to variations among different vehicles in deductible amount and operator age group, results were first adjusted or standardized so as to equalize the effects of the two non-vehicle factors in the standardized results. In this procedure, applied to both claim frequency and average loss payments, a weighted average of the actual results for each combination of deductible amount and operator age group was computed using the standardization weights shown in the table. Since the same weights were always used, the effects due to the non-vehicle factors were present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group and the deductible distributions within each deductible group do not vary substantially for different vehicles, these effects can no longer bias comparisons of results.

The standardization procedure employed is widely used in vital health statistics.* The basic principle of the method is the introduction of a selected population with a *standard* distribution across the combinations of deductible amount and operator age group as represented by the standardization weights in the table.

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*For example, see Armitage, P. (1971) *Statistical Methods in Medical Research*, Wiley, New York.

STANDARDIZATION WEIGHTS

Deductible Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
<$150	0.10	0.60	0.70
≥$150	0.05	0.25	0.30
Combined	0.15	0.85	1.00

Mathematical Description of Standardization Procedure

The standardization procedure can be represented mathematically as follows:

Deductible Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
<$150	X_{11}	X_{12}	$X_{1.}$
≥$150	X_{21}	X_{22}	$X_{2.}$
Combined	$X_{.1}$	$X_{.2}$	$X_{..}$

where,

X_{ij} represents a computed result (either claim frequency or average loss payment, since identical operations are applied to each) for a particular vehicle series.

and,

$i =$ 1 for deductibles <$150 and 2 for deductibles ≥$150.

$j =$ 1 for youthful operator group and 2 for no youthful operator group,

X_{j} represents the computed results for all deductibles combined,

$X_{i.}$ represents the computed results for both operator age groups combined,

and, $X_{..}$ represents the computed results for all deductibles and both age groups combined.

Now, if weights are defined as follows:

Deductible Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
<\$150	W_{11}	W_{12}	$W_{11} + W_{12}$
≥\$150	W_{21}	W_{22}	$W_{21} + W_{22}$
Combined	$W_{11} + W_{21}$	$W_{12} + W_{22}$	1

where $W_{11} + W_{21} + W_{12} + W_{22} = 1$

then the standardized result, either claim frequency or average loss payment, for the particular vehicle series is:

$$W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}$$

The standardized average loss payment per insured vehicle year is obtained by multiplying the standardized claim frequency by the standardized average loss payment and dividing by 100.

Similarly, it is possible to standardize within a deductible category or within an operator age group by using the appropriate combined weights. The standardized results for youthful operators, for example, would be:

$$\left(W_{11} + W_{12}\right)X_{11} + \left(W_{21} + W_{22}\right)X_{21}$$

and the standardized results for deductibles greater than or equal to \$150 would be:

$$\left(W_{11} + W_{21}\right)X_{21} + \left(W_{12} + W_{22}\right)X_{22}$$

These latter standardizations, using the combined weights, enable valid comparisons to be made between the results for different deductible groups or between the results for different operator age groups without the effects of the other factor biasing the comparisons.

Example

For the 1979 Ford Mustang two-door models, the four claim frequencies were:

$X_{11} = 21.8$ $X_{12} = 13.3$ $X_{21} = 20.7$ $X_{22} = 9.9$

and the weights were:

$W_{11} = 0.10$ $W_{12} = 0.60$ $W_{21} = 0.05$ $W_{22} = 0.25$

The standardized claim frequency was:

$$(0.10)(21.8) + (0.60)(13.3) + (0.05)(20.7) + (0.25)(9.9) = 13.7$$

Monthly Exposure Adjustment

To compare the results from new model year cars during their initial period of availability with the corresponding results for the period one year later, it is necessary to adjust the later results because of differences in the mix of exposure by month during the two calendar periods. In the initial period, exposure in each successive month increases as more of the new model year cars are sold, and therefore there is more exposure from the later months than from the earlier months. In the period one year later, nearly all the new model year cars are on the road so that exposure in each month is essentially the same.

The effects of this can be removed by standardizing the monthly proportions of exposure in the results for the two periods. In the adjustment employed, results for the later period were adjusted to have the monthly mix of exposure corresponding to the earlier period, as shown in the following table.

MONTHLY ADJUSTMENT WEIGHTS

Sept.	Oct.	Nov.	Dec.	Jan.	Feb.
0.01	0.04	0.11	0.20	0.29	0.35

Using these weights, weighted averages of standardized monthly claim frequency and average loss payment per claim results were computed for each car size group and for all cars combined. The results thus obtained are both standardized and adjusted for monthly exposure differences.

An assumption made in computing a standardized and adjusted result is that exposure in each month is independent of the factors deductible amount and operator age group. This assumption is valid because the distributions of exposure by deductible amount and operator age group are approximately the same for each month, both for each car size group and for all cars combined.

Appendix C

Definitions

Definitions

Average Loss Payment per Claim – The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year – For a group of vehicles, the product of Claim Frequency and Average Loss Payment per claim, divided by 100; expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

Claim Frequency – The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

Collision Coverages – As defined in insurance contracts, the coverage under which people insure their own car against loss caused by collision.

Deductible Amount – That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups: less than $150 (mainly $50 and $100 deductibles) and greater than or equal to $150 (mainly $200 and $250 deductibles).

Exposure – The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment – That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group – The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see ***Youthful Operator***).

Rated Driver – The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured automobile.

Vehicle Identification Number (VIN) – A code, variously comprising both numbers and letters; normally of between 8 and 15 characters in length, assigned to each automobile by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series – A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Vehicle Size Class – A grouping of vehicles based on wheelbase. There are four vehicle size classes defined as follows.

> ***Subcompact*** – Vehicles with wheelbases less than or equal to 101 inches.
>
> ***Compact*** – Vehicles with wheelbases greater than 101 inches and less than or equal to 111 inches.
>
> ***Intermediate*** – Vehicles with wheelbases greater than 111 inches and less than or equal to 120 inches.
>
> ***Full-Size*** – Vehicles with wheelbases greater than 120 inches.

Youthful Operator – For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

Appendix D

Vehicle Series Designations

1979 Models

TABLE D. 1979 VEHICLE SERIES DESIGNATIONS BY MAKE AND SIZE CLASS

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
AMC	Subcompact	Spirit	2 dr.	96	D/L, Limited, GT
		Pacer	2 dr.	100	D/L, Limited
		Pacer	S.W.	100	D/L, Limited
		AMX	2 dr.	96	
	Compact	Concord	2 dr.	108	D/L, Limited
		Concord	4 dr.	108	D/L, Limited
		Concord	S.W.	108	D/L, Limited
Audi	Subcompact	Fox	2 dr.	96	
		Fox	4 dr.	96	
		Fox	S.W.	96	
	Compact	5000	4 dr.	106	
Buick	Subcompact	Skyhawk	2 dr.	97	"S", Roadhawk
	Compact	Century/Regal	2 dr.	108	Limited, Sport Coupe, Custom, Special, Century Turbo Coupe
		Century	4 dr.	108	Special, Limited, Custom
		Century	S.W.	108	Special, Custom
		Skylark	2 dr.	111	"S", Custom
		Skylark	4 dr.	111	Custom
	Intermediate	LeSabre	2 dr.	116	Sport Coupe, Limited
		LeSabre	4 dr.	116	Limited
		Electra	2 dr.	119	Limited, Park Avenue, 225
		Electra	4 dr.	119	Limited, Park Avenue, 225
		Estate Wagon	S.W.	116	Limited
		Riviera	Spec.	114	"S"
Cadillac	Intermediate	Seville	Spec.	114	Elegante
		Eldorado	Spec.	114	Cabriolet, Biarritz
	Full-Size	DeVille 2 dr.	Spec.	122	Phaeton, Cabriolet, d'Elegance
		DeVille 4 dr.	Spec.	122	Phaeton, d'Elegance
		Fleetwood Brougham	Spec.	122	d'Elegance
		Fleetwood Limousine	Spec.	144	Formal

TABLE D (Cont'd)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Chevrolet	Subcompact	Chevette	2 dr.	94	Scooter
		Chevette	4 dr.	97	
		Monza	2 dr.	97	2+2 Sport Hatchback Coupe, 2+2 Hatchback Coupe
		Monza	S.W.	97	
		Corvette	Sports	98	
	Compact	Nova	2 dr.	111	Custom, Hatchback
		Nova	4 dr.	111	Custom
		Malibu	2 dr.	108	Classic, Classic Landau, Sport Coupe
		Malibu	4 dr.	108	Classic
		Malibu	S.W.	108	Classic
		Camaro	Spec.	108	Rally Sport, Z-28, Berlinetta
		Monte Carlo	Spec.	108	Landau
	Intermediate	Impala	2 dr.	116	Landau, Sport Coupe
		Impala	4 dr.	116	
		Impala	S.W.	116	
		Caprice	2 dr.	116	Classic, Landau, Sport Coupe
		Caprice	4 dr.	116	Classic
		Caprice	S.W.	116	Classic
Chrysler	Intermediate	LeBaron	2 dr.	113	Medallion, Salon
		LeBaron	4 dr.	113	Medallion, Salon
		LeBaron	S.W.	113	Town & Country
		Cordoba	Spec.	115	
		Newport	4 dr.	118	
		New Yorker	4 dr.	118	
Datsun	Subcompact	210	2 dr.	92	Deluxe
		210	4 dr.	92	Deluxe
		210	S.W.	92	
		310	2 dr.	94	
		310	S.W.	94	
		200SX	2 dr.	92	
		510	2 dr.	94	
		510	4 dr.	94	
		510	S.W.	94	
		280ZX	Sports	91	
		280ZX 2+2	Sports	99	
	Compact	810	2 dr.	104	
		810	4 dr.	104	
		810	S.W.	104	

TABLE D (Cont'd)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Dodge	Subcompact	Colt	2 dr.	92	
		Colt(FWD)*	2 dr.	91	
		Colt	4 dr.	92	
		Colt	S.W.	99	
		Challenger	2 dr.	99	
		Omni	2 dr.	97	024, Sport
		Omni	4 dr.	99	
	Compact	Aspen	2 dr.	109	Sunrise, R/T
	Intermediate	Aspen	4 dr.	113	Special Edition
		Aspen	S.W.	113	Special Edition
		Diplomat	2 dr.	113	Medallion, Salon
		Diplomat	4 dr.	113	Medallion, Salon
		Diplomat	S.W.	113	
		Magnum XE	Spec.	115	GT
		St. Regis	4 dr.	118	
Fiat	Subcompact	Spider 2000	Sports	90	
		X 1/9	Sports	87	
		128	2 dr.	96	
		128	4 dr.	96	
		Strada	2 dr.	96	
		Strada	4 dr.	96	
		Brava	2 dr.	98	
		Brava	4 dr.	98	
		Brava	S.W.	98	
Ford	Subcompact	Fiesta	2 dr.	90	
		Pinto	2 dr.	94	Pony, Runabout, ESS
		Pinto	S.W.	95	Squire, Cruising Wagon
		Mustang	2 dr.	100	Ghia, Cobra, Sport
	Compact	Fairmont	2 dr.	106	Futura
		Fairmont	4 dr.	106	
		Fairmont	S.W.	106	Squire
		Granada	2 dr.	110	Ghia, ESS
		Granada	4 dr.	110	Ghia, ESS
	Intermediate	LTD	2 dr.	114	Landau
		LTD	4 dr.	114	Landau
		LTD	S.W.	114	Country Squire
		Thunderbird	Spec.	114	Town Landau, Heritage
		LTD II	2 dr.	114	Brougham
		LTD II	4 dr.	118	Brougham

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*FWD – Front Wheel Drive.

TABLE D (Cont'd)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Honda	Subcompact	Civic	2 dr.	87	CVCC
		Civic	S.W.	90	CVCC
		Accord	2 dr.	94	LX
		Accord	4 dr.	94	
		Prelude	2 dr.	91	
Lincoln	Compact	Versailles	Spec.	110	
	Full-Size	Continental 2 dr.	Spec.	127	Town Coupe
		Continental 4 dr.	Spec.	127	Town Car
		Mark V	Spec.	120*	
Mazda	Subcompact	RX7	Sports	95	GS
		626	2 dr.	99	
		626	4 dr.	99	
		GLC	2 dr.	91	Deluxe, Sport
		GLC	4 dr.	91	
		GLC	S.W.	91	Deluxe
Mercury	Subcompact	Bobcat	2 dr.	94	
		Bobcat	S.W.	95	Villager
		Capri	2 dr.	100	R/S, Turbo R/S
	Compact	Zephyr	2 dr.	106	Z-7, ES, Ghia
		Zephyr	4 dr.	106	ES, Ghia
		Zephyr	S.W.	106	Villager
		Monarch	2 dr.	110	ESS, Ghia
		Monarch	4 dr.	110	ESS, Ghia
	Intermediate	Cougar	2 dr.	114	Brougham
		Cougar	4 dr.	118	Brougham
		Cougar XR-7	Spec.	114	
		Marquis	2 dr.	114	Brougham, Grand Marquis
		Marquis	4 dr.	114	Brougham, Grand Marquis
		Marquis	S.W.	114	Colony Park
MG	Subcompact	MG Midget	Sports	80	
		MGB	Sports	91	
Oldsmobile	Subcompact	Starfire	2 dr.	97	SX, Firenza
	Compact	Cutlass	2 dr.	108	Supreme Brougham, Supreme, Calais, Salon, Salon-Brougham
		Cutlass	4 dr.	108	Salon, Salon-Brougham

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*The actual wheelbase of this vehicle is 120.3 inches.

TABLE D (Cont'd)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Oldsmobile (Cont'd.)	Compact	Cutlass	S.W.	108	Cruiser, Cruiser-Brougham
		Omega	2 dr.	111	Brougham, SX
		Omega	4 dr.	111	Brougham
	Intermediate	Delta 88	2 dr.	116	Royale, Holiday
		Delta 88	4 dr.	116	Royale
		Ninety Eight	2 dr.	119	Regency, LS
		Ninety Eight	4 dr.	119	Regency, LS
		Custom Cruiser	S.W.	116	
		Toronado	Spec.	114	
Opel	Subcompact	Coupe	2 dr.	94	Deluxe, Sport
		Sedan	4 dr.	94	Deluxe
Plymouth	Subcompact	Arrow	2 dr.	92	GT, GS, Fire Arrow Jet
		Sapporo	2 dr.	99	
		Horizon	2 dr.	97	Sport, TC3
		Horizon	4 dr.	99	Custom
		Champ	2 dr.	91	Custom
	Compact	Volare	2 dr.	109	Roadrunner, Duster, Custom
	Intermediate	Volare	4 dr.	113	
		Volare	S.W.	113	Sport
Pontiac	Subcompact	Sunbird	2 dr.	97	Formula, Sport Hatch
		Sunbird	S.W.	97	Sport Safari
	Compact	LeMans	2 dr.	108	Grand LeMans
		LeMans	4 dr.	108	Grand LeMans
		LeMans	S.W.	108	Grand LeMans Safari, Safari
		Grand Am	2 dr.	108	
		Grand Am	4 dr.	108	
		Phoenix	2 dr.	111*	LJ
		Phoenix	4 dr.	111*	LJ
		Grand Prix	Spec.	108	SJ, LJ
		Firebird	Spec.	108	Esprit, Formula, Trans Am
	Intermediate	Catalina	2 dr.	116	
		Catalina	4 dr.	116	
		Catalina	S.W.	116	Safari
		Bonneville	2 dr.	116	Brougham
		Bonneville	4 dr.	116	Brougham
		Bonneville	S.W.	116	Safari, Grand Safari

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*This vehicle is classified as a compact even though the actual wheelbase is 111.1 inches. The basic vehicle is the same as the Chevrolet Nova, Oldsmobile Omega, and Buick Skylark, all with wheelbases of 111.0 inches.

TABLE D (Cont'd)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Porsche	Subcompact	911 Coupe	Sports	89	Targa, Turbo Carrera
		924 Coupe	Sports	94	
		928 Coupe	Sports	99	
Subaru	Subcompact	DL	2 dr.	97	Sedan
		DL	4 dr.	97	
		DL	S.W.	97	4WD
		GF	2 dr.	97	
		Standard	2 dr.	97	
Toyota	Subcompact	Corolla	2 dr.	93	Custom, Deluxe, SR/5, Liftback Deluxe
		Corolla	4 dr.	93	Custom,Deluxe
		Corolla	S.W.	93	Deluxe
		Corona	4 dr	99	Deluxe, Luxury, Liftback
		Corona	S.W.	99	Deluxe, Luxury
		Celica	2 dr.	98	ST, GT, GT Liftback
	Compact	Celica Supra	2 dr.	104	
		Cressida	4 dr.	104	
		Cressida	S.W.	104	
Volkswagen	Subcompact	Beetle Convertible	2 dr.	94	
		Dasher	2 dr.	97	
		Dasher	4 dr.	97	
		Dasher	S.W.	97	
		Rabbit	2 dr.	94	
		Rabbit	4 dr.	94	
		Scirocco	2 dr.	94	

Appendix E

Detailed Claim Frequency Results

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	ALL	13570	2785	20.5	5762	939	16.3	91527	10198	11.1	25686	2199	8.6	11.8	11.7

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	SUBCOMPACT	6329	1419	22.4	2358	418	17.7	24207	3281	13.6	6587	650	9.9	14.6	13.8
REGULAR TWO-DOOR MODELS		5377	1244	23.1	1975	362	18.3	17148	2477	14.4	4661	476	10.2	15.6	14.4
PONTIAC	SUNBIRD	397	64	16.1	121	19	15.7	779	91	11.7	183	19	10.4	13.0	12.0
CHEVROLET	MONZA	868	202	23.3	248	46	18.6	1567	249	15.9	343	26	7.6	17.3	14.7
CHEVROLET	CHEVETTE	311	55	17.7	85	4	4.7	974	121	12.4	197	12	6.1	12.3	11.0
VOLKSWAGEN	RABBIT*	320	57	17.8	151	26	17.2	2215	252	11.4	712	70	9.8	11.9	11.9
FORD	PINTO	332	71	21.4	101	20	19.8	966	121	12.5	215	25	11.6	14.7	13.5
FORD	MUSTANG	939	205	21.8	343	71	20.7	2481	331	13.3	645	64	9.9	15.2	13.7
TOYOTA	COROLLA*	507	132	26.0	202	40	19.8	1857	303	16.3	534	60	11.2	17.3	16.2
MERCURY	CAPRI	220	60	27.3	100	17	17.0	585	86	14.7	179	17	9.5	16.6	14.8
TOYOTA	CELICA	527	180	34.2	247	40	16.2	2380	444	18.7	687	92	13.4	19.7	18.8
REGULAR FOUR-DOOR MODELS		720	133	18.5	248	32	12.9	4800	525	10.9	1116	101	9.0	11.5	11.3
CHEVROLET	CHEVETTE	235	44	18.7	70	8	11.5	1506	127	8.4	328	30	9.2	9.8	9.8
PLYMOUTH	HORIZON	205	36	17.5	73	6	8.2	1322	138	10.4	284	21	7.4	10.7	10.2
DODGE	OMNI	130	24	18.5	39	9	22.8	961	122	12.7	212	15	7.1	12.7	12.4
STATION WAGONS		140	21	15.0	55	13	23.6	1357	140	10.3	326	28	8.6	10.8	11.0
SPORTS		92	21	22.7	80	11	13.7	902	139	15.4	483	45	9.3	13.9	14.5

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	COMPACT	5347	1059	19.8	2416	402	16.6	32679	3588	11.0	8855	766	8.7	11.8	11.6
REGULAR TWO-DOOR MODELS		1953	344	17.6	838	143	17.1	14243	1515	10.6	3798	320	8.4	11.1	11.1
CHEVROLET	NOVA	189	25	13.2	69	8	11.6	912	82	9.0	219	21	9.6	9.8	9.7
FORD	GRANADA	102	16	15.6	30	5	16.9	732	76	10.4	150	11	7.3	10.6	10.5
CHEVROLET	MALIBU	162	27	16.7	64	7	11.0	1180	118	10.0	288	21	7.3	10.2	10.0
OLDSMOBILE	CUTLASS	638	114	17.9	321	56	17.5	5364	581	10.8	1572	123	7.8	11.1	11.1
BUICK	CENTURY/REGAL	295	54	18.3	160	38	23.7	2908	331	11.4	872	84	9.6	12.0	12.3
FORD	FAIRMONT	184	51	27.7	62	8	12.9	1064	131	12.3	231	25	10.8	13.9	13.5
REGULAR FOUR-DOOR MODELS		348	56	16.1	146	14	9.6	5498	487	8.9	1355	89	6.6	8.8	9.1
CHEVROLET	NOVA	58	11	19.0	25	2	7.9	760	66	8.7	181	14	7.7	9.1	9.4
CHEVROLET	MALIBU	81	8	9.9	35	3	8.5	1192	92	7.7	307	21	6.8	7.7	7.7
STATION WAGONS		160	26	16.3	78	8	10.2	3543	344	9.7	1014	84	8.3	9.6	10.0
CHEVROLET	MALIBU	54	10	18.7	25	4	15.9	1164	122	10.5	332	25	7.5	10.2	10.8
FORD	FAIRMONT	46	9	19.4	21	2	9.6	854	82	9.6	218	19	8.7	9.8	10.4
SPECIALTY		2886	633	21.9	1353	237	17.5	9394	1242	13.2	2688	273	10.2	14.6	13.5
CHEVROLET	MONTE CARLO	393	83	21.1	180	30	16.7	2686	318	11.8	709	72	10.2	12.7	12.6
PONTIAC	GRAND PRIX	287	44	15.3	155	18	11.6	2327	280	12.0	706	53	7.5	11.4	11.2
CHEVROLET	CAMARO	1362	291	21.4	623	106	17.0	2252	337	15.0	644	67	10.4	16.4	14.6
PONTIAC	FIREBIRD	834	213	25.5	389	83	21.3	1859	283	15.2	520	71	13.7	18.0	16.2

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	INTERMEDIATE	1763	288	16.3	894	111	12.4	29525	2747	9.3	8119	582	7.2	9.3	9.6
REGULAR TWO-DOOR MODELS		454	64	14.1	224	30	13.4	6758	592	8.8	1688	122	7.2	8.9	9.2
OLDSMOBILE	DELTA 88	65	4	6.1	38	5	13.0	1258	98	7.8	318	17	5.4	7.4	7.3
FORD	LTD	56	11	19.6	24	1	4.2	974	70	7.2	209	14	6.7	7.6	8.2
REGULAR FOUR-DOOR MODELS		531	83	15.6	270	24	8.9	13387	1147	8.6	3511	223	6.4	8.3	8.8
OLDSMOBILE	DELTA 88	69	7	10.2	40	2	5.0	1910	135	7.1	529	32	6.0	6.9	7.0
BUICK	LESABRE	45	6	13.4	22	2	9.0	1201	86	7.2	285	16	5.6	7.1	7.5
FORD	LTD	62	11	17.7	30	1	3.3	1564	118	7.5	332	20	6.0	7.5	7.9
CHEVROLET	CAPRICE	70	6	8.6	40	3	7.5	1708	165	9.7	484	33	6.8	9.0	8.8
BUICK	ELECTRA	31	5	16.1	20	1	5.1	954	83	8.7	300	20	6.7	8.4	8.8
CHEVROLET	IMPALA	53	16	30.4	21	4	19.4	1216	104	8.6	285	11	3.9	8.6	10.1
PONTIAC	BONNEVILLE	45	4	8.9	19	3	15.8	1050	96	9.1	255	20	7.8	9.0	9.1
OLDSMOBILE	NINETY EIGHT	51	13	25.6	31	2	6.4	1300	122	9.4	426	31	7.3	9.3	10.3
STATION WAGONS		137	17	12.4	65	7	10.7	3031	289	9.5	948	58	6.1	8.9	9.0
SPECIALTY		641	124	19.3	335	50	14.9	6348	719	11.3	1971	179	9.1	11.5	11.7
FORD	THUNDERBIRD	285	51	17.9	142	18	12.7	2478	290	11.7	661	59	8.9	11.7	11.7
CHRYSLER	CORDOBA	60	11	18.4	24	7	29.0	816	91	11.2	184	19	10.4	11.8	12.6
MERCURY	COUGAR XR-7	221	48	21.7	115	17	14.8	1375	164	11.9	379	48	12.7	13.3	13.2

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	FULL-SIZE	131	19	14.6	95	8	8.5	5116	582	11.4	2126	201	9.5	10.8	11.1
SPECIALTY		131	19	14.6	95	8	8.5	5116	582	11.4	2126	201	9.5	10.8	11.1
CADILLAC	DE VILLE 4D	30	2	6.7	19	2	10.5	986	104	10.5	437	49	11.2	10.7	10.3
CADILLAC	DE VILLE 2D	37	6	16.2	26	1	3.8	1631	184	11.3	670	60	9.0	10.6	10.8
LINCOLN	CONTINENTAL 4D	25	3	11.9	18	2	10.9	930	113	12.1	351	34	9.7	11.5	11.4
LINCOLN	MARK V	22	6	27.5	18	1	5.7	957	115	12.0	408	41	10.0	11.6	12.7

FOOTNOTES FOR TABLE E:

<1> ALL "EXPOSURE" COLUMNS IN INSURED VEHICLE YEARS. ALL "CLAIMS" COLUMNS INCLUDE BOTH PAID & UNPAID CLAIMS.
ALL "FREQ" COLUMNS IN CLAIMS PER 100 INSURED VEHICLE YEARS.
CLAIM FREQUENCY "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
CLAIM FREQUENCY " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

Appendix F

Detailed Average Loss Payment Results

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	ALL	2424	$1035	824	$1251	8903	$ 925	2010	$1230	$1006	$1029

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	SUBCOMPACT	1207	$1087	358	$1276	2812	$1018	596	$1382	$1097	$1129
REGULAR TWO-DOOR MODELS		1054	$1104	309	$1275	2137	$1013	435	$1345	$1095	$1118
PONTIAC	SUNBIRD	60	$ 924	17	$1215	77	$1034	16	$ 955	$1006	$1012
CHEVROLET	MONZA	170	$ 887	38	$1356	217	$ 770	25	$ 910	$ 871	$ 846
CHEVROLET	CHEVETTE	47	$1076	4	$1765	100	$1087	11	$1203	$1109	$1149
VOLKSWAGEN	RABBIT*	44	$ 933	24	$1208	216	$ 983	65	$1262	$1044	$1059
FORD	PINTO	57	$1144	17	$1114	107	$ 978	23	$1237	$1065	$1066
FORD	MUSTANG	173	$1249	62	$1234	284	$1067	58	$1591	$1192	$1225
TOYOTA	COROLLA*	116	$1073	34	$1191	273	$ 973	54	$1451	$1067	$1113
MERCURY	CAPRI	51	$1245	16	$1094	68	$1185	12	$1537	$1225	$1274
TOYOTA	CELICA	161	$1234	34	$1937	403	$1197	84	$1307	$1256	$1265
REGULAR FOUR-DOOR MODELS		118	$ 749	29	$1449	445	$ 829	97	$1165	$ 889	$ 936
CHEVROLET	CHEVETTE	38	$ 388	7	$1537	107	$ 584	27	$ 913	$ 629	$ 694
PLYMOUTH	HORIZON	33	$1002	4	$1197	118	$ 828	21	$1080	$ 899	$ 927
DODGE	OMNI	24	$ 699	9	$1677	103	$ 813	14	$1949	$ 953	$1129
STATION WAGONS		18	$1089	12	$1120	117	$1253	26	$1598	$1279	$1316
SPORTS		17	$2383	8	$ 931	113	$1616	38	$2212	$1787	$1807

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	COMPACT	934	$ 961	356	$1286	3137	$ 839	690	$1128	$ 931	$ 946
REGULAR TWO-DOOR MODELS		296	$1018	135	$1143	1338	$ 833	285	$1250	$ 938	$ 971
CHEVROLET	NOVA	21	$ 831	8	$1756	74	$ 525	17	$1170	$ 752	$ 778
FORD	GRANADA	15	$ 981	4	$1085	62	$ 892	11	$1003	$ 928	$ 938
CHEVROLET	MALIBU	23	$1054	7	$2192	111	$ 948	21	$1189	$1048	$1081
OLDSMOBILE	CUTLASS	99	$1123	52	$1039	515	$ 851	107	$1209	$ 948	$ 977
BUICK	CENTURY/REGAL	47	$ 914	36	$1065	288	$ 846	72	$1298	$ 945	$ 977
FORD	FAIRMONT	43	$ 711	8	$ 807	116	$ 827	22	$1574	$ 887	$1001
REGULAR FOUR-DOOR MODELS		53	$ 656	13	$ 946	432	$ 763	82	$1022	$ 794	$ 826
CHEVROLET	NOVA	11	$ 634	2	$ 476	59	$ 600	13	$ 961	$ 657	$ 687
CHEVROLET	MALIBU	8	$1265	3	$ 841	79	$ 872	18	$ 874	$ 900	$ 910
STATION WAGONS		21	$1021	7	$1313	293	$ 728	76	$1060	$ 817	$ 870
CHEVROLET	MALIBU	9	$ 759	4	$1300	103	$ 804	24	$ 834	$ 821	$ 832
FORD	FAIRMONT	8	$1673	1	$ 205	72	$ 753	17	$1205	$ 901	$ 931
SPECIALTY		564	$ 957	201	$1403	1074	$ 908	247	$1045	$ 985	$ 972
CHEVROLET	MONTE CARLO	73	$ 941	28	$1096	279	$ 872	64	$1198	$ 944	$ 972
PONTIAC	GRAND PRIX	38	$1145	16	$1083	240	$1081	49	$1074	$1087	$1086
CHEVROLET	CAMARO	262	$ 872	89	$1267	294	$ 863	61	$1086	$ 937	$ 940
PONTIAC	FIREBIRD	189	$1031	68	$1781	240	$ 844	63	$ 749	$1010	$ 886

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	INTERMEDIATE	265	$1093	102	$1079	2425	$ 883	533	$1127	$ 945	$ 975
REGULAR TWO-DOOR MODELS		56	$1391	26	$1444	531	$ 838	114	$1084	$ 941	$ 985
OLDSMOBILE	DELTA 88	3	$ 934	5	$1359	87	$ 811	17	$1302	$ 913	$ 973
FORD	LTD	11	$2527	1	$ 270	62	$1306	14	$ 662	$1344	$1215
REGULAR FOUR-DOOR MODELS		79	$ 886	23	$ 832	1012	$ 857	205	$1001	$ 880	$ 895
OLDSMOBILE	DELTA 88	6	$ 662	2	$ 323	122	$ 839	30	$ 721	$ 804	$ 766
BUICK	LESABRE	6	$ 652	2	$1753	77	$ 995	14	$ 772	$ 958	$ 943
FORD	LTD	11	$1243	1	$ 222	106	$ 880	20	$1000	$ 922	$ 913
CHEVROLET	CAPRICE	6	$ 721	3	$ 327	150	$ 793	30	$1209	$ 850	$ 867
BUICK	ELECTRA	5	$ 860	1	$1898	68	$ 901	20	$ 907	$ 911	$ 948
CHEVROLET	IMPALA	15	$1371	4	$ 315	87	$ 732	10	$1151	$ 837	$ 880
PONTIAC	BONNEVILLE	3	$ 896	3	$2015	85	$ 870	20	$1172	$ 956	$1005
OLDSMOBILE	NINETY EIGHT	12	$ 744	1	$1066	110	$ 873	28	$1011	$ 890	$ 904
STATION WAGONS		17	$ 748	7	$1047	251	$ 869	55	$ 969	$ 884	$ 891
SPECIALTY		113	$1141	46	$1000	631	$ 968	159	$1376	$1059	$1089
FORD	THUNDERBIRD	48	$1351	17	$ 953	260	$ 930	53	$1102	$1009	$1016
CHRYSLER	CORDOBA	8	$ 952	6	$ 533	78	$ 738	18	$1707	$ 901	$ 991
MERCURY	COUGAR XR-7	45	$1037	15	$1015	146	$1093	44	$1680	$1182	$1230

TABLE F

AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

1979 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	FULL-SIZE	18	$ 564	8	$ 808	529	$1138	191	$1406	$1189	$1131
SPECIALTY		18	$ 564	8	$ 808	529	$1138	191	$1406	$1189	$1131
CADILLAC	DE VILLE 4D	2	$ 202	2	$ 596	98	$1181	47	$1165	$1155	$1050
CADILLAC	DE VILLE 2D	6	$ 401	1	$ 286	167	$1086	57	$1213	$1096	$1009
LINCOLN	CONTINENTAL 4D	3	$ 255	2	$1266	105	$1052	33	$1619	$1169	$1125
LINCOLN	MARK V	5	$1190	1	$1643	101	$1181	37	$1768	$1336	$1352

FOOTNOTES FOR TABLE F:

<1> AVG. LOSS PAYMENT "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
AVG. LOSS PAYMENT " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR.
SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

List Of Publications

Other research reports published by the Highway Loss Data Institute are:

R-72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models,* June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models,* September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years,* December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models,* May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year,* December 1974.

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years,* December 1975.

R75-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1975 Models,* July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year,* December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models,* June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years,* December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models,* June 1977.

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models,* June 1978.

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years,* January 1979.

V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles, 1978 Models During Their First Year, 1977 Models During Their First Two Years,* February 1979.

I 75-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models*, June 1976.

I 75-2 *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models*, March 1977.

I 76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models*, November 1977.

I 76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models*, September 1978.

I 77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models*, September 1978.

A-1 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models*, May 1974.

A-2 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models*, September 1974.

A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models*, July 1975.

A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models*, December 1975.

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models*, December 1975.

A-6 *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models*, June 1976.

A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations, 1972, 1973, 1974 and 1975 Models*, June 1976.

A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results from Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models*, June 1977.

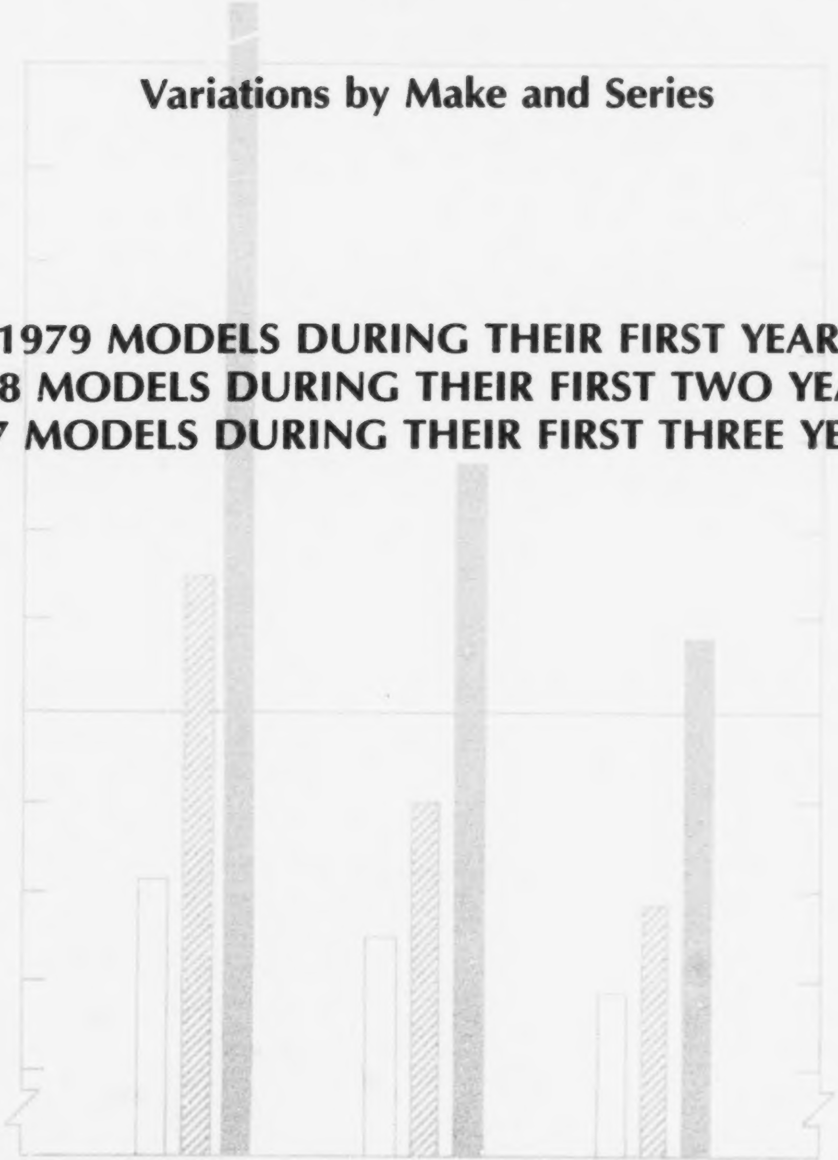
A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models*, November 1977.

A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of the Injury Insurance Claim Experience of Volkswagen Rabbits with Automatic and Manual Seat Belts*, June 1979.

A-11 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973 Through 1978 Models*, June 1979.

Research Report HLDI R79-2
December 1979

Automobile Insurance Losses
Collision Coverages



Variations by Make and Series

1979 MODELS DURING THEIR FIRST YEAR
1978 MODELS DURING THEIR FIRST TWO YEARS
1977 MODELS DURING THEIR FIRST THREE YEARS

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Variations by Make and Series

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Summary

This Highway Loss Data Institute report describes variations in both frequencies and sizes of collision coverage claims for damage to 1977, 1978, and 1979 model year passenger cars.

Principal Findings:

- Table 1, page 4, summarizes the vehicle series with the best collision coverage loss experience for the three model years. Of the cars included in this report, all of the best from each model year were domestic products and all but one were either intermediates or compacts.

- Table 2, page 5, summarizes the vehicle series with the worst collision coverage loss experience for the three model years. Ten of the fourteen worst-ranked cars were imports, and all were either subcompacts or compacts.

- Among the high-volume models (those with at least one percent of the total exposure for the model year) with the worst experience, four models were ranked in the worst five for each of the model years. These were the Toyota Celica, Pontiac Firebird, Chevrolet Camaro, and Toyota Corolla.

- Among the high-volume 1979 models, the Toyota Celica had the worst experience and the Oldsmobile Delta 88 four-door the best. Among the low-volume 1979 models, the Datsun 280ZX had the worst experience and the Pontiac Phoenix four-door (produced until April 1979) the best.

- For 1977, 1978, and 1979 models, claim frequencies, average loss payments per claim, and average loss payments per insured vehicle year varied greatly with vehicle size. Results for the three model years generally were highest for the subcompacts, next highest for full-size cars, and lowest for the intermediates.

- Considerable variation exists among the individual vehicle sizes, even within a body style subgroup and vehicle size class. For example, among the 1979 model two-door subcompacts, the relative average loss payment per insured vehicle year ranged from a low of 85 for the Dodge Colt (4-wheel drive) to a high of 221 for the Volkswagen Scirocco.

- Small cars accounted for an increasing percentage of the total exposure in successive model years. Subcompact and compact models together accounted for 40 percent of the 1977 model year exposure, 66 percent of the 1978 model year exposure, and 71 percent of the 1979 model year exposure.

- In all three model years, average loss payments per insured vehicle year in each size group were by far the highest for sports or specialty models. Average loss payments per insured vehicle year generally were higher for regular two-door models than corresponding regular four-door models.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing highway damage to people and their property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

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Introduction

The Highway Loss Data Institute (HLDI) is a non-profit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses associated with motor vehicle use, and, especially, the ways such losses vary among different kinds of vehicles.

This report describes variations in both frequencies and sizes of collision claims for damage to private passenger cars from three model years: 1979 models during their first year, 1978 models during their first two years, and 1977 models during their first three years. The report is based on collision coverage and loss data supplied by nine insurers: Aetna Casualty and Surety, Allstate, GEICO, Kemper, Nationwide, Prudential, State Farm, Travelers, and USAA.

This report supplements the previously published HLDI report dealing with 1979 model year losses* and the 1979 *Collision Loss Bulletins* issued in April and September. Detailed explanations of data sources, methods of analysis, and definitions may be found by referring to HLDI report R79-1. Vehicle series designations are detailed in HLDI reports R79-1, R78-1, and I77-1.

The results for the 1979 models were based on 927,000 insured vehicle years of exposure, those for the 1978 models on 3.6 million insured vehicle years, and those for the 1977 models on 5.2 million insured vehicle years. Results are included for vehicle series from twenty-three makes for which data were collected. Individual results for specific vehicles in all three model years were based on substantially more exposure than previously reported. It should be kept in mind that, in general, the greater the exposure associated with a result, the more confidence can be placed in it.

**Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models.* Research Report HLDI R79-1, June 1979. Highway Loss Data Institute, Washington, D.C.

Results and Discussion

Table 1 summarizes the individual series with the best collision coverage loss experience for each of the model years. The rankings, in which "100" represents the average for all cars of each model year, are presented separately for high-volume cars (those with at least one percent of the total exposure for the model year in which they were ranked) and low-volume cars (those with less than one percent of the exposure) and are based on the relative average loss payments per insured vehicle year. The bold print indicates the results for the five best-ranked cars for each model year; the other results show the loss experience for comparable series for the model years in which they either were not ranked among the best five, or were not high-volume cars.

The five best-ranked high-volume cars for the three model years were represented by eleven vehicle series. All eleven were domestic cars, seven of the eleven were intermediates, three were compacts, and one was a subcompact.* The results for the comparable vehicle series for the model years in which they were not ranked among the best five high-volume cars were all substantially below average, indicating considerable consistency in the results from one model year to another.

The five best-ranked low-volume cars for the three model years were represented by eleven vehicle series. All were domestic cars, seven were compacts and four were intermediates. The results for the three model years for these eleven series were all substantially below average, and showed considerable consistency from one model year to another.

Table 2 summarizes the individual series with the worst collision coverage loss experience for each of the model years. Rankings are presented separately for high-volume cars (those with at least one percent of the exposure for the model year in which they were ranked) and low-volume cars (those with less than one percent of the exposure) and are based on the relative average loss payments per insured vehicle year. The results shown in bold print indicate the five worst-ranked cars for each model year; the other results show the loss experience for comparable series for the model years in which they were not ranked.

The five worst-ranked high-volume cars for the three model years were represented by only six vehicle series. Three of the six were imports, four were subcompacts and two were compacts. The five worst-ranked low-volume cars for the three model years were represented by eight vehicle series. Seven of the eight were imports, six were subcompacts and two were compacts.

Only those vehicle series with at least 1,000 insured vehicle years of exposure from the twenty-three makes* presently included in the HLDI data system were candidates for inclusion in Tables 1 and 2. Several low-volume foreign makes, such as Mercedes, Volvo, etc., are not presently included in the HLDI data system; consequently, vehicle series from those makes could not be considered for inclusion in Tables 1 and 2. In addition, in April of 1979, General Motors began selling the so-called "X-body" cars, which were designated as 1980 models, the results from which are also not included in this report.

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*The twenty-three makes are: American, Audi, Buick, Cadillac, Chevrolet, Chrysler, Datsun, Dodge, Fiat, Ford, Honda, Lincoln, Mazda, Mercury, MG, Oldsmobile, Opel, Plymouth, Pontiac, Porsche, Subaru, Toyota, and Volkswagen.

TABLE 1

RELATIVE AVERAGE LOSS PAYMENTS PER INSURED VEHICLE YEAR FOR 1977-79 MODEL YEAR CARS WITH THE BEST COLLISION COVERAGE LOSS EXPERIENCE

	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR 1979	1978	1977
HIGH VOLUME (At least 1% of total exposure for one of the model years)	Oldsmobile Delta 88	4-Door	I	**60**	69	**76**
	Chevrolet Caprice	4-Door	I	**62**	**68**	77
	Ford LTD	4-Door	I	**64**	[1]	[1]
	Chevrolet Malibu	Sta. Wgn.	C	**64**	73[2]	[1]
	Chevrolet Chevette	4-Door	SC	**70**	74	[1]
	Chevrolet Nova	4-Door	C	66[2]	**62**	**68**
	Chevrolet Impala	4-Door	I	71[2]	**66**	**72**
	Chevrolet Nova	2-Door	C	68[2]	**67**	77
	Buick LeSabre	4-Door	I	63[2]	**68**	77
	Dodge Aspen	Sta. Wgn.	I	57[2]	62[2]	**64**
	Plymouth Volare	Sta. Wgn.	I	61[2]	62[2]	**69**
LOW VOLUME (Less than 1% of total exposure for one of the model years)	Pontiac Phoenix	4-Door	C	**43**	**59**	**62**
	Mercury Zephyr	Sta. Wgn.	C	**45**	64	[1]
	Buick Skylark	2-Door	C	**50**	64	**63**
	Oldsmobile Cutlass	4-Door	C	**51**	84	[1]
	Dodge Aspen	Sta. Wgn.	I	**57**	62	64
	Plymouth Fury	4-Door	I	[1]	**54**	63
	Buick Skylark	4-Door	C	64	**54**	**59**
	Oldsmobile Omega	4-Door	C	59	**56**	70
	Plymouth Fury	Sta. Wgn.	I	[1]	**60**	70
	Dodge Monaco	Sta. Wgn.	I	[1]	[3]	**60**
	Pontiac Ventura	4-Door	C	[1]	[1]	**60**

[1] Comparable series did not exist for this model year.

[2] Not high volume series for this model year.

[3] Insufficient exposure.

NOTE: 100 represents the average for all cars of each model year. The bold print indicates the results for the five best-ranked cars for each model year.

TABLE 2

RELATIVE AVERAGE LOSS PAYMENTS PER INSURED VEHICLE YEAR FOR 1977-79 MODEL YEAR CARS WITH THE WORST COLLISION COVERAGE LOSS EXPERIENCE

	MAKE & SERIES	BODY STYLE	CAR SIZE	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR 1979	1978	1977
HIGH VOLUME (At least 1% of total exposure for one of the model years)	Toyota Celica	2-Door	SC	**167**	**140**	**156**
	Pontiac Firebird	Specialty	C	**162**	**169**	**162**
	Chevrolet Camaro	Specialty	C	**136**	**129**	**132**
	Ford Mustang	2-Door	SC	**130**	[2]	[2]
	Toyota Corolla	—[1]	SC	**120**	**124**	**129**
	Datsun B-210	—[1]	SC	104	**130**	**125**
LOW VOLUME (Less than 1% of total exposure for one of the model years)	Datsun 280 ZX/Z	Sports	SC	**225**	196	**214**
	Mazda RX7	Sports	SC	**221**	[3]	[2]
	Volkswagen Scirocco	2-Door	SC	**221**	**212**	**189**
	Chevrolet Corvette	Sports	SC	**190**	**198**	**240**
	Audi 5000	4-Door	C	**170**	148	[2]
	Porsche 924	Sports	SC	[3]	**405**	**359**
	Porsche 911	Sports	SC	[3]	**312**	**453**
	Datsun 280Z 2+2	Specialty	C	[2]	**221**	185

[1] Body style cannot be determined from Vehicle Identification Number.

[2] Comparable series did not exist for the model year.

[3] Insufficient exposure.

NOTE: 100 represents the average for all cars of each model year. The bold print indicates the results for the five worst-ranked cars for each model year.

1979 Models During Their First Year

Table 3 summarizes the collision coverage results for 1979 model year cars during the first year following their introduction. Results in three loss categories – average loss payment per insured vehicle year, claim frequency, and average loss payment per claim – are presented by car size group – subcompact, compact, intermediate, and full-size.

These and subsequent results* were standardized to remove any effects that were due to differences in operator age groups and deductible amounts among different vehicles. This standardization procedure ensures that the effects of operator age group and deductible are the same for each result reported. Therefore, to the extent that the age distributions within each operator age group and deductible amounts within each deductible group do not vary substantially for different vehicles, these effects cannot bias the comparison of results, and the variations shown in the standardized results cannot be attributed to operator age group or deductible differences. It should be noted that non-vehicle factors other than deductible amount and operator age group could vary among vehicle series and groups of series, and that any effects resulting from such factors have not necessarily been eliminated from these results. (Claim frequency and average loss payment results before standardization are presented in Appendices A, B, and C.)

The standardized results for all 1979 vehicles combined were $105 for average loss payment per insured vehicle year, 9.8 for claim frequency, and $1,072 for average loss payment per claim.

Comparison of Results for Car Size Groups

Table 3 shows that there was considerable variation in the average loss payments per insured vehicle year, claim frequencies, and average loss payments per claim in the subcompact, compact, intermediate, and full-size car groups. The same relationship between losses and car size is seen in each of the three loss categories; namely, values of average loss payment per insured vehicle year, claim frequency, and average loss payment per claim all decreased with increasing wheelbase among subcompacts, compacts, and intermediates and then increased for full-size models (to about the same values as those for subcompacts). It should be noted, however, that the 1979 full-size cars are all specialty models made by Cadillac and Lincoln and accounted for only four percent of the total model year exposure. The 1979 subcompact and compact models accounted for 71 percent of the total model year exposure.

Comparison of Results for Body Style Subgroups

Figure 1 shows the relative average loss payment per insured vehicle year for regular two-door, regular four-door, and sports or specialty models within each of the subcompact, compact, and intermediate car size groups. Results for station wagons, which in general were based on considerably less exposure, are not shown in the figure but are included in the detailed results presented in Table 4.

Among subcompacts, compacts, and intermediates, the average loss payments per insured vehicle year for each of the three body style subgroups decreased significantly with increasing wheelbase.

Within each of the three size groups, the average loss payments per insured vehicle year were highest for sports or specialty models and were higher for regular two-door models than regular four-door models. The sports or specialty models in all size groups and the regular two-door subcompacts had averages which exceeded the overall average (100).

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*Results in this report for the 1977 model year were based on the two most common deductible amounts, $50 and $100, while results for the 1978 and 1979 model years were based on *all* deductible amounts. In computing results for the 1978 and 1979 models, deductible amounts were split into two groups: less than $150 (mainly $50 and $100 deductibles), and greater than or equal to $150 (mainly $200 and $250 deductibles). This will not affect comparisons among the relative results, but the absolute results for the 1978 and 1979 models cannot be compared with those for the 1977 models.

Table 4 presents detailed collision coverage results for the 1979 model year cars. These results are presented by car size group, body style subgroup – regular two-door, regular four-door, station wagon, and sport or specialty models – and individual series. The values displayed are total exposure, measured in insured vehicle years, and relative values for the three loss categories, where the value 100 corresponds to the result for all vehicles combined in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per *insured vehicle year* within each body style subgroup. Results with less than 1,000 insured vehicle years of exposure are not listed.

Detailed 1979 model year claim frequencies and average loss payments per claim by each combination of operator age group and deductible group are given in Appendix A; these results are expressed in absolute (i.e., not relative) units.

TABLE 3
COLLISION COVERAGE LOSS EXPERIENCE[1]
1979 MODELS

LOSS CATEGORY	CAR SIZE GROUP	
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	**All Combined**	$ 105
	Subcompact[2]	$ 119
	Compact[3]	102
	Intermediate[4]	86
	Full-Size[5]	120
CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	**All Combined**	9.8
	Subcompact	10.3
	Compact	10.0
	Intermediate	8.6
	Full-Size	10.4
AVERAGE LOSS PAYMENT PER CLAIM	**All Combined**	$1072
	Subcompact	$1154
	Compact	1023
	Intermediate	995
	Full-Size	1151

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[1] Results are standardized to the following distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
⩾$150	5%	25%

[2] Wheelbase less than or equal to 101 inches.

[3] Wheelbase greater than 101 and less than or equal to 111 inches.

[4] Wheelbase greater than 111 and less than or equal to 120 inches.

[5] Wheelbase greater than 120 inches.

Figure 1

Collision coverages
relative average loss payments per insured vehicle year
by body style subgroup — 1979 models

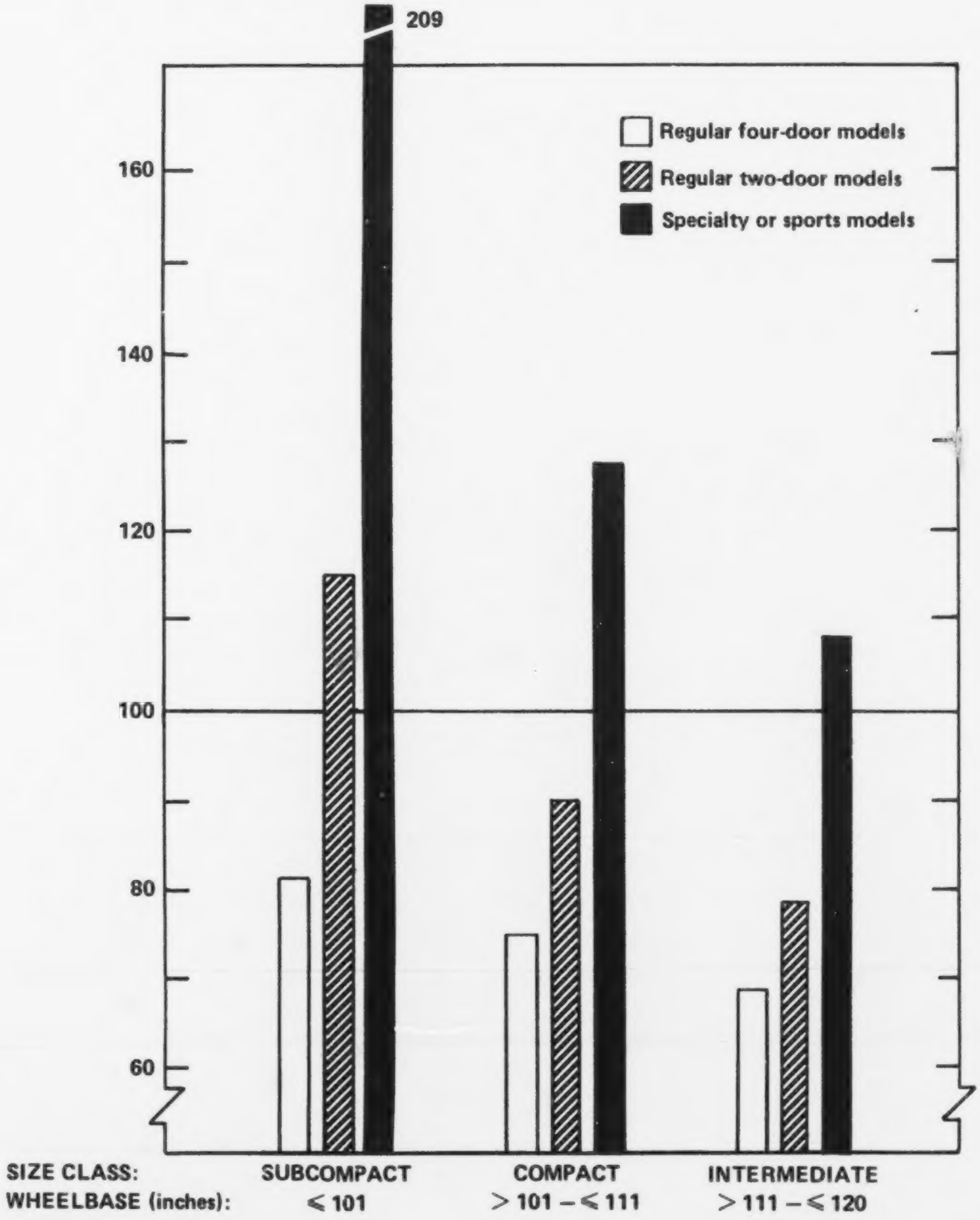

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART A: ALL CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	927209	100	100	100
			= 9.8	= $1072	= $ 105

(See page 16 for footnotes.)

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY-MENT PER INSURED VEHICLE YEAR
ALL	SUBCOMPACT	343865	105	108	113
REGULAR TWO-DOOR MODELS		246383	109	105	115
DODGE	COLT (4WD)	2523	93	91	85
CHEVROLET	CHEVETTE	15459	92	95	88
FORD	FIESTA	3824	82	107	88
VOLKSWAGEN	DASHER*	1315	71	124	89
VOLKSWAGEN	RABBIT*	26501	87	102	89
DODGE	COLT	1197	93	100	92
HONDA	CIVIC	11834	100	92	92
PONTIAC	SUNBIRD	10602	107	88	94
HONDA	ACCORD	10354	98	97	95
FORD	PINTO	13895	105	91	96
AMERICAN	SPIRIT	4149	89	109	96
OLDSMOBILE	STARFIRE	2461	119	86	103
DATSUN	B-210*	9483	103	101	104
PLYMOUTH	CHAMP	2173	99	106	105
PLYMOUTH	HORIZON	5540	105	103	108
MERCURY	BOBCAT	3223	116	94	109
CHEVROLET	MONZA	17984	126	91	114
BUICK	SKYHAWK	1897	123	93	115
DATSUN	310	2109	101	114	115
TOYOTA	COROLLA*	19252	114	105	120
DODGE	OMNI	4459	114	111	127
FORD	MUSTANG	33505	107	121	130
MAZDA	GLC*	2917	115	112	130
MERCURY	CAPRI	9168	115	129	150
SUBARU	DL	2150	131	117	152
TOYOTA	CELICA	18485	147	113	167
VOLKSWAGEN	SCIROCCO	2703	144	154	221

(See page 16 for footnotes.)

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
REGULAR FOUR-DOOR MODELS		53156	88	94	82
CHEVROLET	CHEVETTE	19877	83	84	70
PLYMOUTH	HORIZON	12134	82	91	74
DODGE	OMNI	9063	86	100	86
HONDA	ACCORD	3898	94	104	98
TOYOTA	CORONA*	2132	93	106	99
DATSUN	510	1939	120	92	110
SUBARU	DL	2165	107	117	126
STATION WAGONS		25502	89	105	93
HONDA	CIVIC	2425	74	86	64
CHEVROLET	MONZA	1815	74	94	70
DATSUN	B210	4132	74	99	73
MAZDA	GLC	1365	89	88	78
FORD	PINTO	4776	92	103	94
TOYOTA	COROLLA	2123	96	103	99
SUBARU	DL	4127	106	120	127
DATSUN	310	1178	104	136	141
SPORTS		18825	135	155	209
MG	MGB	1180	114	126	144
DATSUN	280ZX 2+2	1244	139	116	162
CHEVROLET	CORVETTE	5186	101	188	190
MAZDA	RX7	5879	156	142	221
DATSUN	280ZX	3444	148	152	225

(See page 16 for footnotes.)

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	COMPACT	315588	102	95	97
REGULAR TWO-DOOR MODELS		137343	97	92	90
BUICK	SKYLARK	2401	77	64	50
PONTIAC	PHOENIX	1650	90	71	64
CHEVROLET	NOVA	6866	87	78	68
PONTIAC	LEMANS	2104	90	76	68
AMERICAN	CONCORD	3896	87	78	68
DODGE	ASPEN	1936	100	73	73
FORD	GRANADA	6618	93	88	82
FORD	FAIRMONT	13218	92	91	84
PLYMOUTH	VOLARE	3144	97	86	84
MERCURY	MONARCH	1832	95	90	85
OLDSMOBILE	CUTLASS	48942	100	93	92
CHEVROLET	MALIBU	10924	91	104	94
MERCURY	ZEPHYR	3803	96	101	97
BUICK	CENTURY/REGAL	28537	108	94	102
OLDSMOBILE	OMEGA	1025	89	118	105
REGULAR FOUR-DOOR MODELS		51269	84	89	75
PONTIAC	PHOENIX	1594	58	74	43
OLDSMOBILE	CUTLASS	2811	72	71	51
OLDSMOBILE	OMEGA	1250	77	77	59
PONTIAC	LEMANS	3228	79	78	61
BUICK	CENTURY	1064	83	74	61
BUICK	SKYLARK	2266	70	91	64
CHEVROLET	NOVA	5409	86	76	66
MERCURY	MONARCH	2528	82	85	70
CHEVROLET	MALIBU	10384	86	88	75
FORD	GRANADA	6677	83	93	77
MERCURY	ZEPHYR	1975	81	95	77
FORD	FAIRMONT	6936	86	91	78
AMERICAN	CONCORD	2286	84	107	90

(See page 16 for footnotes.)

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
AUDI	5000	2055	137	124	170
STATION WAGONS		33943	77	91	70
MERCURY	ZEPHYR	1641	61	73	45
CHEVROLET	MALIBU	10262	76	85	64
OLDSMOBILE	CUTLASS	5145	73	90	66
PONTIAC	LEMANS	3641	73	94	70
BUICK	CENTURY	2996	81	92	74
AMERICAN	CONCORD	1671	74	106	79
FORD	FAIRMONT	8434	83	97	80
SPECIALTY		93034	123	103	127
CHEVROLET	MONTE CARLO	24639	108	98	106
PONTIAC	GRAND PRIX	20167	108	102	110
LINCOLN	VERSAILLES	1795	97	114	110
CHEVROLET	CAMARO	26759	140	97	136
PONTIAC	FIREBIRD	19674	142	114	162

(See page 16 for footnotes.)

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	INTERMEDIATE	231057	88	93	82
REGULAR TWO-DOOR MODELS		48803	86	92	78
DODGE	DIPLOMAT	1231	81	76	61
CHEVROLET	IMPALA	2155	73	92	68
BUICK	LESABRE	4565	78	90	70
PONTIAC	BONNEVILLE	4965	94	76	71
OLDSMOBILE	DELTA 88	8952	77	94	72
CHRYSLER	LE BARON	3014	85	85	72
CHEVROLET	CAPRICE	4924	89	83	74
FORD	LTD	7339	81	96	77
OLDSMOBILE	NINETY EIGHT	3535	87	93	80
MERCURY	MARQUIS	2104	99	92	90
BUICK	ELECTRA	3365	97	109	106
FORD	LTD II	1966	110	112	123
REGULAR FOUR-DOOR MODELS		99919	78	87	68
CHRYSLER	NEWPORT	2412	64	91	59
OLDSMOBILE	DELTA 88	14620	72	82	60
CHEVROLET	CAPRICE	12216	77	81	62
CHRYSLER	LE BARON	2617	73	85	62
BUICK	LESABRE	8536	68	92	63
FORD	LTD	11274	74	86	64
DODGE	ASPEN	1985	73	87	64
PONTIAC	BONNEVILLE	7834	84	80	67
CHEVROLET	IMPALA	8166	81	89	71
PLYMOUTH	VOLARE	2836	79	93	73
MERCURY	MARQUIS	5333	84	87	73
PONTIAC	CATALINA	1747	91	83	75
OLDSMOBILE	NINETY EIGHT	8450	84	95	79
BUICK	ELECTRA	6407	81	104	84
CHRYSLER	NEW YORKER	2167	105	87	91

(See page 16 for footnotes.)

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
STATION WAGONS		27188	85	83	70
DODGE	ASPEN	2368	74	76	57
CHEVROLET	CAPRICE	4207	80	75	60
PLYMOUTH	VOLARE	3205	84	72	61
CHEVROLET	IMPALA	3623	82	82	67
OLDSMOBILE	CUSTOM CRUISER	3109	83	85	70
CHRYSLER	LE BARON	1147	73	105	77
BUICK	ESTATE	1732	109	82	90
FORD	LTD	4014	95	96	91
PONTIAC	BONNEVILLE	1338	92	103	94
SPECIALTY		55147	103	104	108
OLDSMOBILE	TORONADO	4260	81	100	81
CADILLAC	SEVILLE	3628	73	121	89
CHRYSLER	CORDOBA	5101	106	89	94
FORD	THUNDERBIRD	19621	105	96	101
MERCURY	COUGAR XR-7	11669	110	102	112
BUICK	RIVIERA	4624	100	117	117
CADILLAC	ELDORADO	4806	103	130	133
DODGE	MAGNUM XE	1438	129	106	136

(See page 16 for footnotes.)

TABLE 4
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	FULL-SIZE	36698	106	107	114
SPECIALTY		36698	106	107	114
CADILLAC	DE VILLE 4D	7705	101	101	102
CADILLAC	DE VILLE 2D	12324	102	107	110
CADILLAC	FLEETWOOD BROUGHAM	2923	106	108	115
LINCOLN	CONTINENTAL 4D	5877	107	109	117
LINCOLN	MARK V	6222	119	108	129

FOOTNOTES FOR TABLE 4:

<1> RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
$\geq$$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

1978 Models During Their First Two Years

In the 1977 to 1979 model year period, many vehicle series were discontinued, and completely redesigned series were introduced. As a result, car size group and body style subgroup results are not completely comparable for the three model years.

Table 5 summarizes the collision coverage results for 1978 model year cars during the first two years following their introduction. These results are presented by car size group and years since introduction of the model year.

The standardized results for all 1978 vehicles combined for both years of availability were $100 for average loss payment per insured vehicle year, 10.2 for claim frequency per 100 insured vehicle years, and $977 for average loss payment per claim.

Comparing results for all size groups combined for the 1978 models between their first and second years shows that the claim frequency increased slightly from 10.0 to 10.2, and that the average loss payment per claim also increased slightly, from $970 to $980.

Comparison of Results for Car Size Groups

Table 5 shows the average loss payments per insured vehicle year, claim frequencies, and average loss payments per claim for the four car size groups. The relationships between losses and car size seen in Table 3 for the 1979 models is also seen in Table 5: values of average loss payment per insured vehicle year, claim frequency, and average loss payment per claim all decreased with increasing wheelbase among subcompacts, compacts, and intermediates and then increased for full-size models.

Comparison of Results for Body Style Subgroups

Figure 2 shows the relative average loss payment per insured vehicle year for regular two-door, regular four-door, and sports or specialty models within each of the four car size groups.

Among the car size groups, the averages for the three body style subgroups decreased with increasing wheelbase among subcompacts, compacts, and intermediates and then increased for full-size models.

Within each of the four size groups, the average loss payments per insured vehicle year were highest for sports or specialty models and lowest for regular four-door models. The sports or specialty models in all size groups and the regular two-door subcompact models had averages which exceeded the overall average.

Table 6 presents detailed collision loss results for 1978 models. The results displayed are the combined results for the first two years of the 1978 models, and are presented by car size group, body style subgroup, and individual series.

Detailed 1978 model year claim frequencies and average loss payments, expressed in absolute units, for the first and second year separately and for both years combined are given in Appendix B.

TABLE 5
COLLISION COVERAGE LOSS EXPERIENCE[1]
1978 MODELS

LOSS CATEGORY	CAR SIZE GROUP	YEARS SINCE INTRODUCTION		
		1ST	2ND	ALL
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	**All Combined**	$ 97	$100	$100
	Subcompact[2]	$111	$113	$113
	Compact[3]	94	98	97
	Intermediate[4]	82	86	86
	Full-Size[5]	99	99	99
CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	**All Combined**	10.0	10.2	10.2
	Subcompact	10.7	10.8	10.8
	Compact	10.0	10.2	10.1
	Intermediate	8.9	9.2	9.2
	Full-Size	10.2	10.2	10.2
AVERAGE LOSS PAYMENT PER CLAIM	**All Combined**	$970	$980	$977
	Subcompact	$1040	$1044	$1042
	Compact	943	962	958
	Intermediate	923	931	930
	Full-Size	972	969	970

[1] Results are standardized to the following distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
< $150	10%	60%
⩾$150	5%	25%

[2] Wheelbase less than or equal to 101 inches.

[3] Wheelbase greater than 101 and less than or equal to 111 inches.

[4] Wheelbase greater than 111 and less than or equal to 120 inches.

[5] Wheelbase greater than 120 inches.

Figure 2
Collision coverages
relative average loss payments per insured vehicle year
by body style subgroup — 1978 models

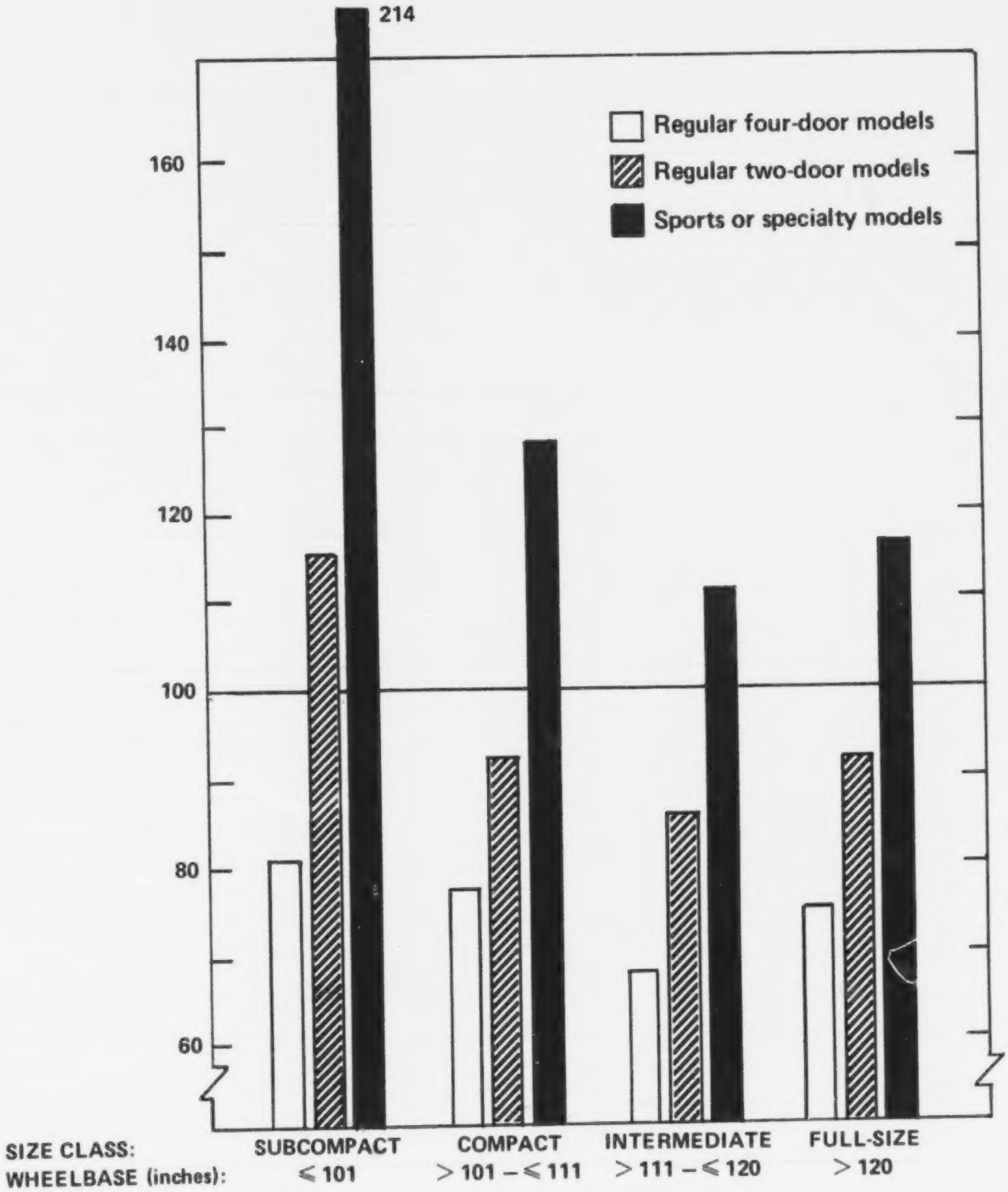

TABLE 6
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART A: ALL CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	3618775	100	100	100
			=10.2	= $ 977	= $ 100

(See page 29 for footnotes.)

TABLE 6
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	SUBCOMPACT	1048908	106	107	113
REGULAR TWO-DOOR MODELS		751014	111	104	115
CHEVROLET	CHEVETTE	51201	86	96	83
FORD	PINTO	52067	98	91	89
FORD	FIESTA	23067	93	97	90
AMERICAN	PACER	2214	91	99	90
AMERICAN	GREMLIN	5725	94	99	93
VOLKSWAGEN	BEETLE CONVERTIBLE	3891	110	87	95
TOYOTA	CORONA*	8768	102	98	99
PONTIAC	SUNBIRD	29620	109	92	100
HONDA	CIVIC	41768	105	97	101
SUBARU	STANDARD	1280	96	109	104
MERCURY	BOBCAT	8843	103	104	107
CHEVROLET	MONZA	41572	111	98	108
VOLKSWAGEN	RABBIT*	68611	99	110	109
DATSUN	510	6019	105	105	110
HONDA	ACCORD	35756	106	104	110
MAZDA	GLC*	21613	114	99	112
FORD	MUSTANG II	83864	112	102	113
DODGE	COLT	12472	118	97	114
SUBARU	DL	6536	108	109	117
VOLKSWAGEN	DASHER*	7591	106	112	118
OPEL	COUPE	4887	125	94	118
BUICK	SKYHAWK	7945	120	104	124
TOYOTA	COROLLA*	67237	120	104	124
DATSUN	B-210*	40708	123	107	130
OLDSMOBILE	STARFIRE	6923	117	116	134
PLYMOUTH	ARROW	10150	139	99	137
DATSUN	F-10	3751	131	106	139
TOYOTA	CELICA	51906	120	117	140
FIAT	131*	4310	128	114	145
DODGE	CHALLENGER	5535	140	111	155
AUDI	FOX	3603	124	127	156

(See page 29 for footnotes.)

TABLE 6
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
SUBARU	GF	2999	126	125	158
PLYMOUTH	SAPPORO	4176	148	111	164
DATSUN	200 SX	12041	153	117	178
VOLKSWAGEN	SCIROCCO	11611	155	138	212
REGULAR FOUR-DOOR MODELS		142019	86	95	81
CHEVROLET	CHEVETTE	62045	82	90	74
SUBARU	DL	4569	75	103	78
DODGE	OMNI	22851	88	93	82
PLYMOUTH	HORIZON	34496	89	95	84
DATSUN	510	7721	81	111	90
OPEL	SEDAN	1266	112	85	95
DODGE	COLT	4249	107	94	100
AUDI	FOX	2674	98	132	129
FIAT	128	2087	111	122	135
STATION WAGONS		107897	92	99	91
MERCURY	BOBCAT	3321	82	80	66
CHEVROLET	MONZA	8534	75	92	68
AMERICAN	PACER	4551	78	87	68
FORD	PINTO	19951	86	90	77
TOYOTA	CORONA	7184	78	101	79
DATSUN	510	12141	84	98	82
PONTIAC	SUNBIRD	2988	68	123	83
HONDA	CIVIC	8528	91	93	85
VOLKSWAGEN	DASHER	2821	96	106	101
DODGE	COLT	2239	102	102	103
TOYOTA	COROLLA	13622	96	110	105
DATSUN	F-10	3060	107	99	106
SUBARU	DL	17454	117	103	120

(See page 29 for footnotes.)

TABLE 6
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE $\leq$ 101 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
SPORTS		47977	130	165	214
MG	MGB	3412	115	141	161
FIAT	X 1/9	2823	142	124	175
FIAT	124 SPIDER	3684	157	120	188
MG	MG MIDGET	1506	132	146	193
DATSUN	280Z	16590	134	146	196
CHEVROLET	CORVETTE	14408	98	203	198
PORSCHE	911 COUPE	1696	134	233	312
PORSCHE	924 COUPE	3597	212	192	405

(See page 29 for footnotes.)

TABLE 6
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	COMPACT	1333592	99	98	97
REGULAR TWO-DOOR MODELS		575984	96	96	92
BUICK	SKYLARK	21432	76	84	64
CHEVROLET	NOVA	46252	80	84	67
PLYMOUTH	VOLARE	17252	85	90	76
PONTIAC	PHOENIX	10823	86	89	77
DODGE	ASPEN	13650	89	86	77
CHEVROLET	MALIBU	41537	89	92	82
OLDSMOBILE	OMEGA	7812	94	90	85
MERCURY	MONARCH	11610	95	91	87
FORD	GRANADA	37872	95	94	89
AMERICAN	CONCORD	20464	92	100	92
PONTIAC	LEMANS	12288	99	94	93
FORD	FAIRMONT	64639	95	103	98
BUICK	CENTURY/REGAL	90511	104	99	102
MERCURY	ZEPHYR	20848	94	108	102
OLDSMOBILE	CUTLASS	156617	104	99	103
PONTIAC	GRAND AM	2377	126	110	139
REGULAR FOUR-DOOR MODELS		277449	84	92	77
BUICK	SKYLARK	19176	68	80	54
OLDSMOBILE	OMEGA	9073	71	79	56
PONTIAC	PHOENIX	11653	75	79	59
CHEVROLET	NOVA	40410	79	78	62
PONTIAC	LEMANS	11982	85	83	71
CHEVROLET	MALIBU	39246	86	90	78
BUICK	CENTURY	7652	88	89	78
AMERICAN	CONCORD	10141	84	94	79
FORD	GRANADA	39001	85	96	82
FORD	FAIRMONT	37429	85	99	84
OLDSMOBILE	CUTLASS	13501	91	93	84
MERCURY	MONARCH	13280	90	97	87

(See page 29 for footnotes.)

TABLE 6
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
TOYOTA	CRESSIDA	2862	100	90	90
MERCURY	ZEPHYR	12241	87	106	93
AUDI	5000	6736	128	116	148
DATSUN	810	2261	140	121	168
STATION WAGONS		129732	77	95	73
MERCURY	ZEPHYR	9324	70	92	64
AMERICAN	CONCORD	8521	73	92	66
PONTIAC	LEMANS	8675	79	86	68
FORD	FAIRMONT	41493	76	94	71
CHEVROLET	MALIBU	30136	77	95	73
OLDSMOBILE	CUTLASS	15520	78	96	75
BUICK	CENTURY	11546	80	94	76
TOYOTA	CRESSIDA	1547	81	123	100
DATSUN	810	2969	93	140	130
SPECIALTY		350427	122	105	127
LINCOLN	VERSAILLES	2099	89	108	96
PONTIAC	GRAND PRIX	79736	107	106	113
CHEVROLET	MONTE CARLO	112209	112	102	114
CHEVROLET	CAMARO	90470	134	97	129
PONTIAC	FIREBIRD	60760	148	114	169
DATSUN	280Z 2+2	4441	146	152	221

(See page 29 for footnotes.)

TABLE 6
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	INTERMEDIATE	944133	90	95	86
REGULAR TWO-DOOR MODELS		205835	90	96	86
PONTIAC	CATALINA	3407	90	72	64
DODGE	MONACO	3986	91	72	65
CHEVROLET	IMPALA	12853	80	83	67
OLDSMOBILE	DELTA 88	33940	84	95	80
CHEVROLET	CAPRICE	21200	86	94	81
PLYMOUTH	FURY	6363	99	82	81
DODGE	DIPLOMAT	7243	81	99	81
BUICK	LESABRE	22775	80	104	83
CHRYSLER	LE BARON	15113	86	97	83
PONTIAC	BONNEVILLE	16106	92	95	88
BUICK	ELECTRA	14959	93	105	97
OLDSMOBILE	NINETY EIGHT	11778	97	103	99
MERCURY	COUGAR	6347	106	94	99
FORD	LTD II	29266	102	99	101
REGULAR FOUR-DOOR MODELS		375242	78	89	69
PLYMOUTH	FURY	4563	73	75	54
DODGE	ASPEN	15319	75	81	61
PLYMOUTH	VOLARE	18369	74	86	63
CHEVROLET	IMPALA	46735	79	83	66
PONTIAC	CATALINA	11667	81	83	67
CHEVROLET	CAPRICE	60548	82	83	68
BUICK	LESABRE	37728	73	94	68
OLDSMOBILE	DELTA 88	51700	77	89	69
CHRYSLER	LE BARON	17397	74	96	71
DODGE	DIPLOMAT	6314	72	101	72
FORD	LTD II	16703	84	88	74
PONTIAC	BONNEVILLE	29865	85	91	77
OLDSMOBILE	NINETY EIGHT	25592	82	93	77
DODGE	MONACO	3809	79	97	77

(See page 29 for footnotes.)

TABLE 6
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
MERCURY	COUGAR	5948	84	92	77
BUICK	ELECTRA	21945	80	100	80
STATION WAGONS		122041	82	87	71
PLYMOUTH	FURY	2157	75	79	60
PLYMOUTH	VOLARE	24590	71	88	62
DODGE	ASPEN	18899	73	86	62
DODGE	DIPLOMAT	3524	73	86	62
PONTIAC	CATALINA	4058	76	82	63
CHEVROLET	IMPALA	18229	84	82	69
CHRYSLER	LE BARON	6514	70	101	70
CHEVROLET	CAPRICE	18805	96	86	82
BUICK	ESTATE	7743	100	82	82
OLDSMOBILE	CUSTOM CRUISER	10433	95	90	86
PONTIAC	BONNEVILLE	4528	96	97	93
SPECIALTY		241015	107	104	111
CHRYSLER	CORDOBA	36385	101	95	96
BUICK	RIVIERA	6054	93	111	103
FORD	THUNDERBIRD	116283	107	103	110
MERCURY	COUGAR XR-7	54633	111	102	112
CADILLAC	SEVILLE	13289	89	142	126
DODGE	CHARGER	14371	124	107	132

(See page 29 for footnotes.)

TABLE 6
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1978 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY-MENT PER INSURED VEHICLE YEAR
ALL	FULL-SIZE	292141	100	99	99
REGULAR TWO-DOOR MODELS		49226	103	90	92
FORD	LTD	31773	97	89	86
CHRYSLER	NEWPORT	2071	102	94	96
MERCURY	MARQUIS	12494	111	89	99
CHRYSLER	NEW YORKER	2888	137	100	137
REGULAR FOUR-DOOR MODELS		84589	88	85	75
FORD	LTD	41051	83	84	70
CHRYSLER	NEWPORT	8562	84	92	77
MERCURY	MARQUIS	26817	95	84	79
CHRYSLER	NEW YORKER	8159	101	84	85
STATION WAGONS		22536	104	82	85
FORD	LTD	18893	102	83	84
MERCURY	MARQUIS	3643	113	78	88
SPECIALTY		135790	104	113	117
OLDSMOBILE	TORONADO	6745	102	80	82
CADILLAC	DE VILLE 4D	25809	95	105	99
CADILLAC	DE VILLE 2D	40978	97	118	114
LINCOLN	CONTINENTAL 4D	16015	109	107	116
CADILLAC	ELDORADO	12247	111	112	124
LINCOLN	CONTINENTAL 2D	6089	121	114	137
CADILLAC	FLEETWOOD BROUGHAM	8636	115	121	139
LINCOLN	MARK V	19209	114	123	140

(See page 29 for footnotes.)

FOOTNOTES FOR TABLE 6:

<1> RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

1977 Models During Their First Three Years

Table 7 summarizes the collision coverage results for 1977 models during the first three years following their introduction. These results are presented by car size group and years since the introduction of the model year.

The standardized results for all 1977 vehicles combined for all three years of availability were $87 for average loss payment per insured vehicle year, 10.9 for claim frequency per 100 insured vehicle years, and $796 for average loss payment per claim.

Comparing results for all size groups combined among their first, second, and third years shows that the collision claim frequency for the 1977 models increased from 10.5 during their first year to 11.4 during their second year and decreased to 10.6 during their third year. The average loss payment per claim for the 1977 models increased in each successive year, from $769 during their first year to $773 during their second year to $829 during their third year.

Comparison of Results for Car Size Groups

Table 7 shows the average loss payments per insured vehicle year, claim frequencies, and average loss payment per claim results for the four car size groups. The relationships between losses and car size seen in Tables 3 and 5 for the 1979 and 1978 models is also seen in Table 7: values of average loss payment per insured vehicle year, claim frequency, and average loss payment per claim all decreased with increasing wheelbase among subcompacts, compacts, and intermediates and then increased for full-size models.

Comparison of Results for Body Style Subgroups

Figure 3 shows the relative average loss payment per insured vehicle year for regular two-door, regular four-door, and sports or specialty models within each of the four car size groups.

Among the car size groups, the average loss payments per insured vehicle year for regular four-door models and sports or specialty models decreased with increasing wheelbase among subcompacts, compacts, and intermediates, and then increased for full-size models.

Within each of the four size groups, the average loss payments per insured vehicle year were highest for sports or specialty models and, except for subcompacts, were lowest for the regular four-door models. The sports or specialty models in all size groups and regular two-and four-door subcompact models had averages which exceeded the overall average.

Table 8 presents detailed collision coverage results for the 1977 models. The results displayed are the combined results for the first three years of the 1977 models. Detailed 1977 model year claim frequencies and average loss payments for the first, second, and third year separately and for all three years combined are given in Appendix C.

TABLE 7
COLLISION COVERAGE LOSS EXPERIENCE[1]
1977 MODELS

LOSS CATEGORY	CAR SIZE GROUP	YEARS SINCE INTRODUCTION			
		1ST	2ND	3RD	ALL
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	**All Combined**	$ 81	$ 88	$ 88	$ 87
	Subcompact[2]	$ 99	$106	$105	$105
	Compact[3]	77	84	82	82
	Intermediate[4]	72	79	80	79
	Full-Size[5]	84	90	90	89
CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	**All Combined**	10.5	11.4	10.6	10.9
	Subcompact	11.6	12.4	11.3	11.9
	Compact	10.3	11.0	10.1	10.5
	Intermediate	9.8	10.8	10.2	10.4
	Full-Size	10.8	11.7	11.0	11.3
AVERAGE LOSS PAYMENT PER CLAIM	**All Combined**	$769	$773	$829	$796
	Subcompact	$850	$857	$927	$886
	Compact	743	761	812	781
	Intermediate	735	731	785	755
	Full-Size	775	771	814	790

[1] Results are standardized to the following distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

[2] Wheelbase less than or equal to 101 inches.

[3] Wheelbase greater than 101 and less than or equal to 111 inches.

[4] Wheelbase greater than 111 and less than or equal to 120 inches.

[5] Wheelbase greater than 120 inches.

Figure 3
Collision coverages
relative average loss payments per insured vehicle year
by body style subgroup — 1977 models

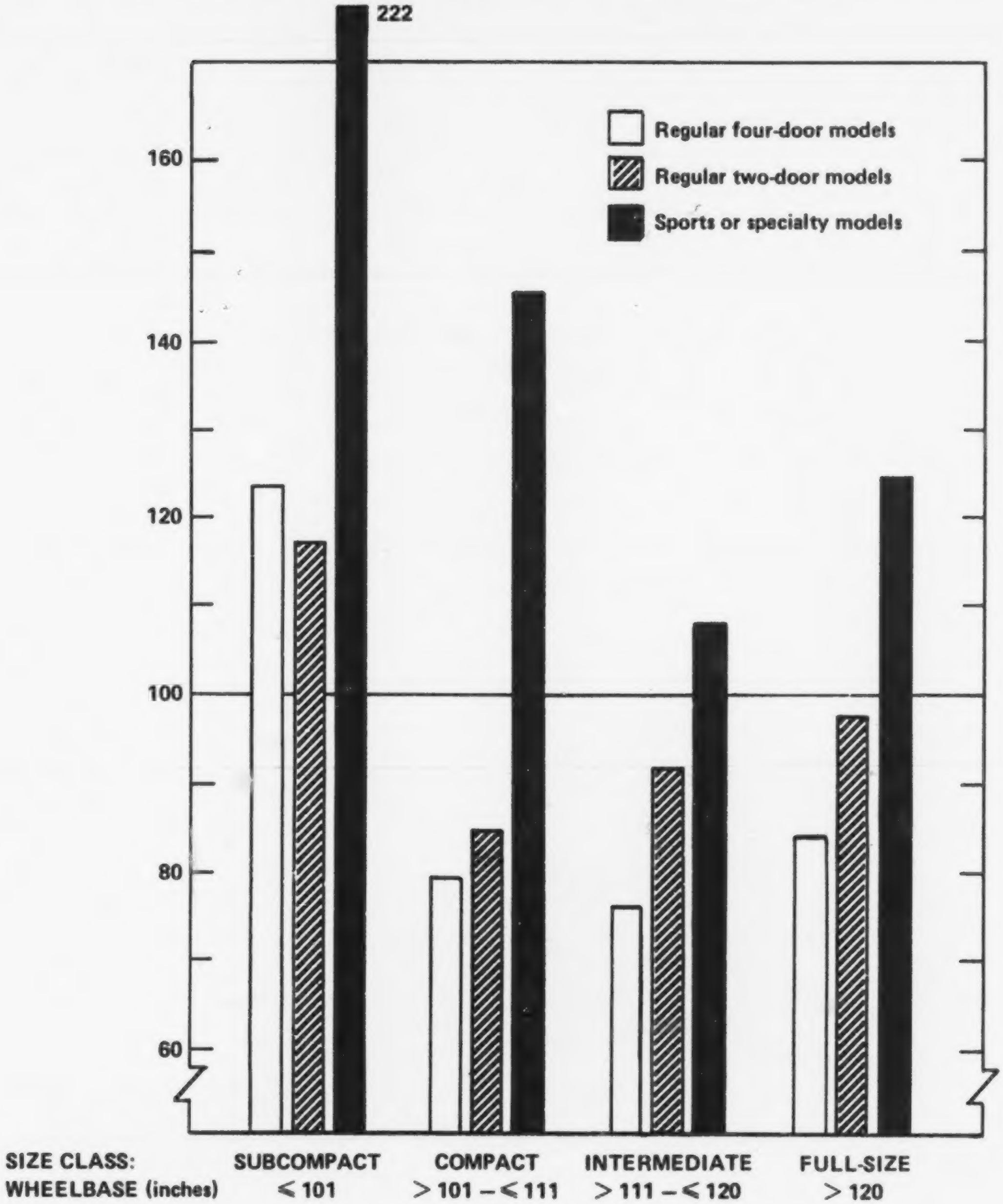

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART A: ALL CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY-MENT PER INSURED VEHICLE YEAR
ALL	ALL	5186901	100	100	100
			=10.9	= $ 796	= $ 87

(See page 42 for footnotes.)

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	SUBCOMPACT	1191741	109	111	121
REGULAR TWO-DOOR MODELS		957186	109	108	117
CHEVROLET	CHEVETTE	70369	82	97	78
CHEVROLET	VEGA	23517	94	94	87
AMERICAN	PACER	9239	95	93	89
MERCURY	BOBCAT	8243	91	101	91
AMERICAN	GREMLIN	21753	90	104	93
FORD	PINTO	54163	98	102	100
PONTIAC	ASTRE	11024	101	100	100
PONTIAC	SUNBIRD	29917	101	100	101
MAZDA	GLC*	7509	113	94	106
TOYOTA	CORONA*	12546	98	109	107
DODGE	COLT	14587	105	102	107
HONDA	CIVIC	57381	102	106	108
VOLKSWAGEN	BEETLE	10408	116	95	109
OPEL	COUPE	1349	106	104	109
HONDA	ACCORD	36031	110	101	110
FORD	MUSTANG II	71775	106	109	115
BUICK	SKYHAWK	11983	110	105	115
DATSUN	710*	6568	100	117	117
VOLKSWAGEN	RABBIT*	79225	107	113	122
DATSUN	F-10	11037	110	112	123
AUDI	FOX	4110	104	119	123
CHEVROLET	MONZA	38284	114	110	124
OLDSMOBILE	STARFIRE	10245	112	113	125
VOLKSWAGEN	DASHER*	6941	113	111	125
DATSUN	B-210*	114978	116	109	125
PLYMOUTH	ARROW	16583	123	103	125
TOYOTA	COROLLA*	86457	119	108	129
SUBARU	DL	6677	109	121	132
FIAT	131*	1244	114	124	140
MERCURY	CAPRI	3736	126	119	148
SUBARU	GF	2434	111	136	151

(See page 42 for footnotes.)

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
SUBARU	STANDARD	2016	106	142	151
TOYOTA	CELICA	85938	135	116	156
DATSUN	200 SX	16932	148	124	184
VOLKSWAGEN	SCIROCCO	9531	141	134	189
REGULAR FOUR-DOOR MODELS		14087	109	114	124
OPEL	DELUXE SEDAN	1936	111	103	114
DODGE	COLT	5114	110	104	115
SUBARU	DL	2266	94	138	129
AUDI	FOX	3292	111	118	131
FIAT	128	1408	117	115	133
STATION WAGONS		153943	93	103	95
AMERICAN	PACER	19080	77	93	71
CHEVROLET	VEGA KAMMBACK	13816	81	93	75
DODGE	COLT	3976	80	94	75
PONTIAC	ASTRE	5076	74	107	79
HONDA	CIVIC	11213	91	99	90
DATSUN	F-10	6983	88	105	93
FORD	PINTO	36884	96	99	95
MERCURY	BOBCAT	5911	100	102	102
TOYOTA	CORONA	12379	97	106	102
TOYOTA	COROLLA	21090	95	113	107
VOLKSWAGEN	DASHER	4338	117	98	114
SUBARU	DL	10940	117	114	133
SPORTS		66525	136	164	222
MG	MGB	8893	116	130	149
MG	MG MIDGET	2288	124	132	163
FIAT	124 SPIDER	3729	145	120	174
FIAT	X 1/9	3112	144	122	175
DATSUN	280Z	22878	142	151	214
CHEVROLET	CORVETTE	18296	121	198	240
PORSCHE	924	5256	201	179	359
PORSCHE	911	2074	131	346	453

(See page 42 for footnotes.)

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	COMPACT	892495	96	98	94
REGULAR TWO-DOOR MODELS		391238	89	95	85
BUICK	SKYLARK	32250	76	83	63
PONTIAC	VENTURA	15438	74	89	67
OLDSMOBILE	OMEGA	16467	88	85	75
CHEVROLET	NOVA	91444	83	92	77
PONTIAC	PHOENIX	5507	90	90	80
FORD	MAVERICK	20712	86	97	83
MERCURY	COMET	3759	96	88	84
PLYMOUTH	VOLARE	38996	90	96	86
DODGE	ASPEN	32254	94	98	91
FORD	GRANADA	101939	94	101	94
MERCURY	MONARCH	24775	101	99	100
AMERICAN	HORNET	7397	97	109	106
REGULAR FOUR-DOOR MODELS		310257	84	95	79
BUICK	SKYLARK	25631	73	81	59
PONTIAC	VENTURA	13537	71	85	60
PONTIAC	PHOENIX	7029	78	80	62
CHEVROLET	NOVA	79651	80	86	68
OLDSMOBILE	OMEGA	14799	84	83	70
AMERICAN	HORNET	6407	79	91	71
FORD	MAVERICK	26564	85	93	79
MERCURY	COMET	4897	90	97	87
MERCURY	MONARCH	28760	89	101	90
FORD	GRANADA	93946	90	102	92
DATSUN	810	7075	119	134	159

(See page 42 for footnotes.)

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
STATION WAGONS		20314	87	104	90
AMERICAN	HORNET SPORTABOUT	14922	78	105	82
DATSUN	810	5392	116	102	117
SPECIALTY		170686	138	105	145
LINCOLN	VERSAILLES	3798	79	155	122
CHEVROLET	CAMARO	97654	137	97	132
PONTIAC	FIREBIRD	63441	145	112	162
DATSUN	280Z 2+2	5793	135	137	185

(See page 42 for footnotes.)

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	INTERMEDIATE	2577471	95	95	91
REGULAR TWO-DOOR MODELS		794918	96	95	92
CHEVROLET	IMPALA	30009	87	89	77
CHEVROLET	CHEVELLE	76667	96	84	80
AMERICAN	MATADOR	2876	89	92	82
BUICK	LESABRE	33042	85	98	83
CHEVROLET	CAPRICE CLASSIC	39739	93	91	84
BUICK	CENTURY	129175	92	93	85
PONTIAC	CATALINA	7664	100	87	87
OLDSMOBILE	DELTA 88	36015	88	101	89
DODGE	MONACO	11646	96	92	89
PLYMOUTH	FURY	18069	101	89	90
CHRYSLER	LE BARON	9621	94	97	91
PONTIAC	LEMANS	18960	106	89	94
FORD	LTD II	40057	97	99	97
BUICK	ELECTRA 225	26261	91	107	97
DODGE	DIPLOMAT	9797	88	110	97
PONTIAC	BONNEVILLE	15463	98	100	98
OLDSMOBILE	CUTLASS	261943	100	98	98
OLDSMOBILE	NINETY EIGHT	18289	93	107	99
MERCURY	COUGAR	9625	106	94	99
REGULAR FOUR-DOOR MODELS		757812	84	91	76
PLYMOUTH	FURY	14165	78	82	63
DODGE	ASPEN	42127	76	86	66
PLYMOUTH	VOLARE	47621	73	91	67
AMERICAN	MATADOR	5343	72	95	69
CHEVROLET	CHEVELLE	47327	88	81	71
PONTIAC	CATALINA	22559	86	83	71
CHEVROLET	IMPALA	84585	84	87	72
BUICK	CENTURY	26865	83	87	72
DODGE	MONACO	12297	87	85	74

(See page 42 for footnotes.)

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY-MENT PER INSURED VEHICLE YEAR
OLDSMOBILE	CUTLASS	40461	83	90	75
OLDSMOBILE	DELTA 88	66813	78	97	76
CHEVROLET	CAPRICE CLASSIC	99381	89	87	77
BUICK	LESABRE	58190	81	95	77
PONTIAC	LEMANS	9108	88	90	79
MERCURY	COUGAR	10857	88	91	80
DODGE	DIPLOMAT	5608	84	99	84
PONTIAC	BONNEVILLE	41527	92	93	85
BUICK	ELECTRA 225	42270	83	104	87
CHRYSLER	LE BARON	10487	84	103	87
FORD	LTD II	29709	94	94	89
OLDSMOBILE	NINETY EIGHT	40511	91	98	89
STATION WAGONS		335175	85	90	76
DODGE	MONACO	5414	74	80	60
DODGE	ASPEN	61684	74	86	64
BUICK	CENTURY	8996	83	79	66
CHEVROLET	CHEVELLE	30760	80	87	69
PLYMOUTH	VOLARE	75475	76	91	69
PLYMOUTH	FURY	6081	78	91	70
PONTIAC	LEMANS SAFARI	6814	76	95	72
CHEVROLET	IMPALA	28986	94	81	76
AMERICAN	MATADOR	4936	75	101	76
OLDSMOBILE	CUTLASS	19067	87	100	87
PONTIAC	CATALINA SAFARI	14504	105	87	91
CHEVROLET	CAPRICE ESTATE	27829	103	89	92
MERCURY	COUGAR MX	4631	105	89	93
FORD	LTD II	16456	104	93	95
BUICK	ESTATE	9830	104	99	102
OLDSMOBILE	CUSTOM CRUISER	13712	107	99	106

(See page 42 for footnotes.)

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
SPECIALTY		689565	109	99	108
CHEVROLET	MONTE CARLO	210960	113	89	100
CHRYSLER	CORDOBA	84026	109	95	103
PONTIAC	GRAND PRIX	150199	107	103	110
FORD	THUNDERBIRD	150209	105	107	111
BUICK	RIVIERA	9943	101	114	115
DODGE	CHARGER	15460	115	101	115
MERCURY	COUGAR XR-7	56929	108	107	116
CADILLAC	SEVILLE	11839	106	136	144

(See page 42 for footnotes.)

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	FULL-SIZE	525195	104	99	102
REGULAR TWO-DOOR MODELS		97789	105	94	98
PLYMOUTH	G FURY	2227	94	70	66
CHRYSLER	NEWPORT	5757	94	94	87
FORD	LTD	61864	103	93	95
DODGE	ROYAL MONACO	3976	96	100	95
MERCURY	MARQUIS	16561	113	91	102
CHRYSLER	NEW YORKER	7404	114	112	128
REGULAR FOUR-DOOR MODELS		192641	94	89	84
PLYMOUTH	G FURY	8311	81	82	66
DODGE	ROYAL MONACO	12167	81	97	78
CHRYSLER	NEWPORT	24384	92	85	78
FORD	LTD	91416	94	88	82
MERCURY	MARQUIS	36439	102	91	93
CHRYSLER	NEW YORKER	19924	109	93	101
STATION WAGONS		50365	110	88	97
PLYMOUTH	G FURY	2334	111	83	92
FORD	LTD	36733	110	88	97
CHRYSLER	TOWN & COUNTRY	2740	111	88	97
MERCURY	MARQUIS	6362	114	93	105
SPECIALTY		184400	108	116	125
OLDSMOBILE	TORONADO	12016	100	106	106
CADILLAC	DE VILLE 4D	32483	93	116	107
LINCOLN	CONTINENTAL 4D	20724	117	103	121
CADILLAC	DE VILLE 2D	58950	103	119	122
LINCOLN	CONTINENTAL 2D	10061	123	102	125
CADILLAC	ELDORADO	15437	131	108	141

(See page 42 for footnotes.) .

TABLE 8
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
CADILLAC	FLEETWOOD BROUGHAM	7709	106	136	144
LINCOLN	MARK V	26857	122	132	161

FOOTNOTES FOR TABLE 8:

<1> RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

Appendix A

Detailed Results for 1979 Models

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	ALL	94569	16034	17.0	46485	6231	13.4	594123	55796	9.4	192032	13936	7.3	9.9	9.8

(See page 61 for footnotes.)

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	SUBCOMPACT	50803	8792	17.3	22671	3215	14.2	204783	20264	9.9	65608	5103	7.8	10.9	10.3
REGULAR TWO-DOOR MODELS		42749	7479	17.5	18669	2702	14.5	140412	14466	10.3	44553	3571	8.0	11.5	10.7
DODGE	COLT (4WD)	371	62	16.7	147	25	17.0	1572	140	8.9	432	22	5.1	9.9	9.1
CHEVROLET	CHEVETTE	2967	489	16.5	978	108	11.0	9233	817	8.8	2281	138	6.1	10.0	9.0
FORD	FIESTA	467	73	15.6	246	33	13.4	2366	174	7.4	744	41	5.5	8.4	8.0
VOLKSWAGEN	DASHER*	50	2	4.0	39	4	10.3	845	67	7.9	380	21	5.5	7.2	7.0
VOLKSWAGEN	RABBIT*	2062	278	13.5	1267	140	11.0	16655	1403	8.4	6517	419	6.4	8.5	8.5
DODGE	COLT	273	34	12.5	100	14	14.0	636	52	8.2	188	17	9.0	9.8	9.1
HONDA	CIVIC	1966	296	15.1	865	126	14.6	6864	638	9.3	2139	173	8.1	10.4	9.8
PONTIAC	SUNBIRD	2767	464	16.8	994	133	13.4	5361	541	10.1	1480	125	8.4	11.9	10.5
HONDA	ACCORD	942	137	14.5	596	74	12.4	6387	615	9.6	2428	170	7.0	9.6	9.6
FORD	PINTO	2813	516	18.3	995	155	15.6	8067	796	9.9	2020	141	7.0	11.6	10.3
AMERICAN	SPIRIT	910	149	16.4	324	39	12.1	2325	192	8.3	590	34	5.8	10.0	8.7
OLDSMOBILE	STARFIRE	655	123	18.8	240	37	15.4	1199	128	10.7	367	39	10.6	13.3	11.7
DATSUN	B-210*	1400	235	16.8	619	88	14.2	5719	522	9.1	1745	155	8.9	10.5	10.1
PLYMOUTH	CHAMP	300	59	19.7	134	26	19.4	1363	110	8.1	376	29	7.7	10.3	9.7
PLYMOUTH	HORIZON	927	170	18.3	397	53	13.3	3282	323	9.8	933	73	7.8	11.2	10.3
MERCURY	BOBCAT	667	136	20.4	271	45	16.6	1805	189	10.5	480	42	8.8	12.8	11.4
CHEVROLET	MONZA	4890	926	18.9	1755	266	15.2	8953	1120	12.5	2387	204	8.5	14.0	12.3
BUICK	SKYHAWK	416	67	16.1	167	31	18.5	1012	121	12.0	302	29	9.6	13.1	12.1
DATSUN	310	316	61	19.3	134	13	9.7	1262	123	9.7	397	26	6.5	10.6	9.9
TOYOTA	COROLLA*	3187	594	18.6	1464	212	14.5	11062	1200	10.8	3539	309	8.7	12.0	11.2
DODGE	OMNI	727	135	18.6	290	44	15.2	2691	286	10.6	751	66	8.8	11.9	11.2
FORD	MUSTANG	7096	1179	16.6	3061	454	14.8	17897	1870	10.4	5450	416	7.6	11.7	10.5
MAZDA	GLC*	443	73	16.5	193	37	19.1	1730	189	10.9	550	48	8.7	11.9	11.3
MERCURY	CAPRI	1843	314	17.0	923	131	14.2	4755	529	11.1	1647	147	8.9	12.2	11.3
SUBARU	DL	339	67	19.8	172	33	19.2	1201	137	11.4	439	53	12.1	13.5	12.8
TOYOTA	CELICA	2580	562	21.8	1438	245	17.0	10711	1502	14.0	3756	444	11.8	14.9	14.4
VOLKSWAGEN	SCIROCCO	319	79	24.8	274	58	21.2	1402	197	14.0	708	60	8.5	14.6	14.1

(See page 61 for footnotes.)

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
REGULAR FOUR-DOOR MODELS		4994	743	14.9	2066	226	10.9	36106	2980	8.3	9989	632	6.3	8.6	8.6
CHEVROLET	CHEVETTE	2169	318	14.7	764	78	10.2	13600	1046	7.7	3344	204	6.1	8.3	8.1
PLYMOUTH	HORIZON	1125	156	13.9	480	53	11.0	8334	645	7.7	2195	123	5.6	8.1	8.0
DODGE	OMNI	786	123	15.6	322	33	10.2	6257	519	8.3	1697	90	5.3	8.4	8.4
HONDA	ACCORD	205	27	13.1	132	18	13.7	2552	230	9.0	1009	72	7.1	8.9	9.2
TOYOTA	CORONA*	94	17	18.1	54	1	1.9	1512	139	9.2	472	32	6.8	8.9	9.1
DATSUN	510	142	20	14.1	72	10	13.8	1305	148	11.3	420	49	11.7	11.7	11.8
SUBARU	DL	216	40	18.5	115	12	10.4	1373	136	9.9	460	41	8.9	10.6	10.5
STATION WAGONS		1635	267	16.3	748	93	12.4	17932	1473	8.2	5186	323	6.2	8.5	8.7
HONDA	CIVIC	150	15	10.0	67	11	16.4	1702	119	7.0	506	27	5.3	7.1	7.3
CHEVROLET	MONZA	120	11	9.1	52	6	11.5	1302	96	7.4	341	19	5.6	7.3	7.3
DATSUN	B210	198	30	15.2	82	6	7.3	3029	208	6.9	823	42	5.1	6.9	7.3
MAZDA	GLC	83	11	13.3	26	1	3.9	990	89	9.0	266	19	7.1	8.8	8.7
FORD	PINTO	371	62	16.7	144	19	13.2	3419	293	8.6	843	51	6.1	8.9	9.0
TOYOTA	COROLLA	105	21	20.0	54	8	14.8	1518	122	8.0	446	33	7.4	8.7	9.4
SUBARU	DL	269	50	18.6	152	19	12.5	2767	290	10.5	940	61	6.5	10.2	10.4
DATSUN	310	180	37	20.6	87	15	17.3	683	66	9.7	228	13	5.7	11.1	10.2
SPORTS		1425	303	21.3	1187	194	16.3	10333	1345	13.0	5879	577	9.8	12.9	13.2
MG	MGB	153	33	21.5	105	14	13.3	656	62	9.4	265	29	10.9	11.7	11.2
DATSUN	280ZX 2+2	40	11	27.4	32	5	15.8	793	105	13.2	379	33	8.7	12.4	13.6
CHEVROLET	CORVETTE	222	30	13.5	307	43	14.0	2684	271	10.1	1974	145	7.3	9.4	9.9
MAZDA	RX7	546	135	24.7	431	72	16.7	3281	493	15.0	1621	193	11.9	15.2	15.3
DATSUN	280ZX	265	62	23.4	188	37	19.7	2004	275	13.7	987	115	11.7	14.2	14.5

(See page 61 for footnotes.)

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	COMPACT	32978	5724	17.4	17185	2355	13.7	202317	19174	9.5	63108	4652	7.4	10.1	10.0
REGULAR TWO-DOOR MODELS		13211	2078	15.7	6384	798	12.5	90224	8317	9.2	27524	2021	7.3	9.6	9.5
BUICK	SKYLARK	199	21	10.6	86	5	5.8	1661	131	7.9	457	25	5.5	7.6	7.5
PONTIAC	PHOENIX	203	32	15.8	88	6	6.8	1078	88	8.2	281	22	7.8	9.0	8.8
CHEVROLET	NOVA	952	112	11.8	352	49	13.9	4419	365	8.3	1142	73	6.4	8.7	8.5
PONTIAC	LEMANS	220	40	18.2	97	15	15.5	1383	110	8.0	403	22	5.5	8.9	8.8
AMERICAN	CONCORD	473	68	14.4	165	18	10.9	2676	225	8.4	582	34	5.8	8.9	8.5
DODGE	ASPEN	304	47	15.4	117	14	12.0	1231	118	9.6	284	22	7.8	10.4	9.8
FORD	GRANADA	646	93	14.4	245	22	9.0	4636	417	9.0	1091	81	7.4	9.3	9.1
FORD	FAIRMONT	1589	264	16.6	602	60	10.0	8816	762	8.6	2212	147	6.6	9.3	9.0
PLYMOUTH	VOLARE	530	84	15.9	190	26	13.6	1934	176	9.1	490	35	7.1	10.2	9.5
MERCURY	MONARCH	146	19	13.0	84	14	16.7	1284	124	9.7	318	17	5.3	9.5	9.3
OLDSMOBILE	CUTLASS	4067	639	15.7	2316	285	12.3	31821	3050	9.6	10738	786	7.3	9.7	9.8
CHEVROLET	MALIBU	1047	141	13.5	482	72	14.9	7261	608	8.4	2134	149	7.0	8.9	8.9
MERCURY	ZEPHYR	501	88	17.6	179	18	10.1	2471	214	8.7	651	50	7.7	9.7	9.4
BUICK	CENTURY/REGAL	2118	393	18.6	1283	180	14.0	18656	1846	9.9	6480	539	8.3	10.4	10.6
OLDSMOBILE	OMEGA	146	18	12.3	54	7	12.9	649	63	9.7	175	7	4.0	9.3	8.7
REGULAR FOUR-DOOR MODELS		2571	332	12.9	1280	124	9.7	36755	2984	8.1	10663	686	6.4	8.0	8.2
PONTIAC	PHOENIX	101	11	10.9	34	4	11.8	1174	63	5.4	286	9	3.1	5.5	5.7
OLDSMOBILE	CUTLASS	101	9	8.9	63	4	6.3	1995	143	7.2	651	41	6.3	7.0	7.1
OLDSMOBILE	OMEGA	65	7	10.7	35	4	11.5	905	71	7.8	245	12	4.9	7.5	7.5
PONTIAC	LEMANS	143	15	10.5	89	1	1.1	2293	190	8.3	703	46	6.5	7.8	7.7
BUICK	CENTURY	30	4	13.5	23	4	17.4	760	56	7.4	251	14	5.6	7.3	8.1
BUICK	SKYLARK	97	10	10.3	48	4	8.4	1658	110	6.6	463	27	5.8	6.7	6.9
CHEVROLET	NOVA	341	43	12.6	147	11	7.5	3865	330	8.5	1056	71	6.7	8.4	8.4
MERCURY	MONARCH	124	17	13.7	64	5	7.8	1818	143	7.9	521	31	6.0	7.8	8.0
CHEVROLET	MALIBU	499	71	14.2	279	29	10.4	7319	575	7.9	2287	156	6.8	8.0	8.4
FORD	GRANADA	337	47	14.0	154	8	5.2	4955	399	8.1	1231	79	6.4	8.0	8.1
MERCURY	ZEPHYR	102	12	11.8	51	5	9.8	1463	123	8.4	359	17	4.7	7.9	7.9
FORD	FAIRMONT	409	39	9.5	165	15	9.1	5085	456	9.0	1276	81	6.3	8.5	8.4
AMERICAN	CONCORD	142	25	17.6	50	8	16.0	1734	126	7.3	360	18	5.0	7.7	8.2

(See page 61 for footnotes.)

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
AUDI	5000	49	12	24.5	61	18	29.7	1166	142	12.2	779	68	8.7	11.7	13.4
STATION WAGONS		1137	140	12.3	658	51	7.7	24068	1836	7.6	8080	426	5.3	7.2	7.5
MERCURY	ZEPHYR	48	4	8.3	35	3	8.5	1195	69	5.8	363	19	5.2	5.8	6.0
CHEVROLET	MALIBU	337	44	13.1	197	11	5.6	7254	551	7.6	2473	129	5.2	7.2	7.4
OLDSMOBILE	CUTLASS	138	17	12.3	100	6	6.0	3494	261	7.5	1413	64	4.5	6.8	7.2
PONTIAC	LEMANS	112	11	9.9	58	2	3.5	2596	202	7.8	875	46	5.3	7.2	7.2
BUICK	CENTURY	87	11	12.6	72	9	12.4	2001	158	7.9	836	42	5.0	7.3	7.9
AMERICAN	CONCORD	71	9	12.7	29	2	6.9	1252	80	6.4	319	23	7.2	6.8	7.3
FORD	FAIRMONT	342	44	12.8	163	18	11.0	6166	502	8.1	1763	100	5.7	7.9	8.1
SPECIALTY		16059	3174	19.8	8863	1382	15.6	51270	6037	11.8	16841	1519	9.0	13.0	12.1
CHEVROLET	MONTE CARLO	2559	420	16.4	1346	198	14.7	15955	1641	10.3	4779	397	8.3	10.8	10.6
PONTIAC	GRAND PRIX	1719	290	16.9	1055	139	13.2	12949	1366	10.5	4443	343	7.7	10.6	10.6
LINCOLN	VERSAILLES	45	6	13.2	33	3	9.2	1162	109	9.4	554	46	8.3	9.1	9.5
CHEVROLET	CAMARO	7325	1498	20.5	3958	605	15.3	11594	1618	14.0	3882	392	10.1	15.4	13.7
PONTIAC	FIREBIRD	4410	960	21.8	2472	437	17.7	9610	1303	13.6	3182	341	10.7	15.5	13.9

(See page 61 for footnotes.)

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	INTERMEDIATE	10091	1420	14.1	6036	606	10.0	163019	13781	8.5	51911	3232	6.2	8.2	8.6
REGULAR TWO-DOOR MODELS		2388	352	14.7	1318	139	10.5	34991	2884	8.2	10106	608	6.0	8.2	8.4
DODGE	DIPLOMAT	109	18	16.5	36	1	2.8	874	63	7.2	212	15	7.1	7.9	7.9
CHEVROLET	IMPALA	102	14	13.7	50	4	8.0	1634	115	7.0	369	18	4.9	7.0	7.2
BUICK	LESABRE	175	20	11.4	117	9	7.7	3314	262	7.9	960	51	5.3	7.5	7.6
PONTIAC	BONNEVILLE	240	34	14.2	135	14	10.4	3564	337	9.5	1026	66	6.4	9.1	9.2
OLDSMOBILE	DELTA 88	352	46	13.1	234	28	12.0	6419	456	7.1	1948	106	5.4	7.1	7.5
CHRYSLER	LE BARON	205	22	10.7	114	15	13.2	2071	174	8.4	624	39	6.2	8.3	8.3
CHEVROLET	CAPRICE	251	41	16.3	143	12	8.4	3579	302	8.4	951	60	6.3	8.4	8.7
FORD	LTD	354	49	13.8	161	10	6.2	5405	432	8.0	1419	81	5.7	7.8	7.9
OLDSMOBILE	NINETY EIGHT	93	9	9.7	64	4	6.2	2463	235	9.5	915	55	6.0	8.6	8.5
MERCURY	MARQUIS	77	17	22.1	45	3	6.6	1562	133	8.5	419	35	8.3	8.9	9.7
BUICK	ELECTRA	91	15	16.4	66	11	16.6	2382	215	9.0	826	54	6.5	8.8	9.5
FORD	LTD II	309	60	19.4	136	25	18.3	1213	123	10.1	308	23	7.5	11.7	10.8
REGULAR FOUR-DOOR MODELS		3269	381	11.7	1990	139	7.0	72854	5647	7.8	21806	1264	5.8	7.4	7.6
CHRYSLER	NEWPORT	82	5	6.1	35	2	5.7	1842	125	6.8	452	25	5.5	6.5	6.3
OLDSMOBILE	DELTA 88	453	44	9.7	305	19	6.2	10429	775	7.4	3433	193	5.6	7.1	7.1
CHEVROLET	CAPRICE	393	37	9.4	266	19	7.1	8731	689	7.9	2826	169	6.0	7.5	7.5
CHRYSLER	LE BARON	99	6	6.1	51	7	13.8	1911	147	7.7	557	28	5.0	7.2	7.2
BUICK	LESABRE	244	24	9.8	174	6	3.5	6290	440	7.0	1827	95	5.2	6.6	6.7
FORD	LTD	380	49	12.9	207	14	6.8	8611	624	7.2	2076	109	5.3	7.1	7.3
DODGE	ASPEN	90	8	8.9	42	5	11.8	1470	105	7.1	382	22	5.8	7.1	7.2
PONTIAC	BONNEVILLE	274	37	13.5	155	15	9.7	5776	462	8.0	1630	100	6.1	7.8	8.2
CHEVROLET	IMPALA	304	45	14.8	147	14	9.5	6074	461	7.6	1641	92	5.6	7.5	7.9
PLYMOUTH	VOLARE	119	18	15.1	52	5	9.7	2141	162	7.6	524	23	4.4	7.3	7.7
MERCURY	MARQUIS	166	28	16.9	103	6	5.8	3907	310	7.9	1157	67	5.8	7.7	8.2
PONTIAC	CATALINA	65	11	17.0	33	2	6.0	1298	122	9.4	351	18	5.1	8.8	8.9
OLDSMOBILE	NINETY EIGHT	243	22	9.1	188	11	5.9	5782	522	9.0	2236	142	6.4	8.2	8.2
BUICK	ELECTRA	167	21	12.5	145	9	6.2	4511	356	7.9	1584	103	6.5	7.6	7.9
CHRYSLER	NEW YORKER	64	9	14.1	34	2	5.9	1573	166	10.6	496	45	9.1	10.2	10.3

(See page 61 for footnotes.)

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
STATION WAGONS		914	117	12.8	564	54	9.6	18952	1639	8.6	6758	377	5.6	8.0	8.3
DODGE	ASPEN	98	12	12.2	36	8	22.5	1743	124	7.1	492	14	2.8	6.7	7.3
CHEVROLET	CAPRICE	126	15	11.9	89	6	6.7	2905	248	8.5	1086	50	4.6	7.6	7.8
PLYMOUTH	VOLARE	127	20	15.7	58	8	13.8	2342	183	7.8	677	33	4.9	7.6	8.2
CHEVROLET	IMPALA	133	13	9.8	75	5	6.7	2550	227	8.9	865	48	5.5	8.1	8.0
OLDSMOBILE	CUSTOM CRUISER	93	7	7.5	60	5	8.3	2048	180	8.8	908	61	6.7	8.1	8.1
CHRYSLER	LE BARON	36	5	14.0	20	3	14.8	801	52	6.5	289	13	4.5	6.4	7.2
BUICK	ESTATE	43	8	18.6	43	5	11.7	1148	119	10.4	499	40	8.0	9.9	10.7
FORD	LTD	129	23	17.9	97	6	6.2	2794	265	9.5	994	61	6.1	8.8	9.3
PONTIAC	BONNEVILLE	49	5	10.2	38	5	13.2	901	83	9.2	350	26	7.4	8.9	9.0
SPECIALTY		3520	570	16.2	2163	274	12.7	36222	3611	10.0	13242	983	7.4	9.9	10.1
OLDSMOBILE	TORONADO	91	9	9.9	103	11	10.7	2880	242	8.4	1186	62	5.2	7.6	7.9
CADILLAC	SEVILLE	66	2	3.0	81	3	3.7	2071	180	8.7	1409	82	5.8	7.4	7.2
CHRYSLER	CORDOBA	276	43	15.6	142	27	19.0	3708	381	10.3	975	67	6.9	10.2	10.4
FORD	THUNDERBIRD	1557	263	16.9	865	105	12.1	13214	1354	10.2	3985	306	7.7	10.3	10.3
MERCURY	COUGAR XR-7	1170	195	16.7	696	97	13.9	7511	749	10.0	2291	221	9.6	10.8	10.8
BUICK	RIVIERA	121	21	17.4	109	12	11.0	3018	295	9.8	1377	88	6.4	9.0	9.8
CADILLAC	ELDORADO	62	10	16.2	78	7	9.0	2889	301	10.4	1778	124	7.0	9.2	10.1
DODGE	MAGNUM XE	177	27	15.2	89	12	13.5	931	109	11.7	240	33	13.7	12.6	12.6

(See page 61 for footnotes.)

TABLE A1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	FULL-SIZE	696	98	14.1	593	55	9.3	24004	2577	10.7	11405	949	8.3	10.0	10.4
SPECIALTY		696	98	14.1	593	55	9.3	24004	2577	10.7	11405	949	8.3	10.0	10.4
CADILLAC	DE VILLE 4D	171	28	16.4	149	11	7.4	4911	490	10.0	2474	188	7.6	9.3	9.9
CADILLAC	DE VILLE 2D	211	28	13.3	183	15	8.2	8093	832	10.3	3837	317	8.3	9.7	10.0
CADILLAC	FLEETWOOD BROUGHAM	67	11	16.4	55	4	7.3	1829	203	11.1	972	67	6.9	9.7	10.4
LINCOLN	CONTINENTAL 4D	119	15	12.6	96	10	10.5	3946	418	10.6	1716	160	9.3	10.3	10.5
LINCOLN	MARK V	98	13	13.3	85	15	17.6	4105	489	11.9	1934	180	9.3	11.2	11.7

(See page 61 for footnotes.)

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	ALL	14952	$1124	5874	$1457	52594	$ 955	13256	$1256	$1064	$1072

(See page 61 for footnotes.)

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	SUBCOMPACT	8123	$1150	3007	$1497	18884	$1040	4807	$1362	$1150	$1154
REGULAR TWO-DOOR MODELS		6924	$1156	2541	$1479	13478	$1024	3370	$1302	$1138	$1129
DODGE	COLT (4WD)	57	$ 901	23	$2482	123	$ 932	21	$ 806	$1071	$ 975
CHEVROLET	CHEVETTE	455	$1030	100	$1287	766	$ 955	132	$1109	$1016	$1018
FORD	FIESTA	66	$1333	32	$1250	155	$1015	37	$1388	$1161	$1152
VOLKSWAGEN	DASHER*	2	$ 154	4	$1794	60	$1546	20	$1172	$1438	$1326
VOLKSWAGEN	RABBIT*	263	$1174	134	$1770	1302	$ 953	397	$1274	$1093	$1096
DODGE	COLT	31	$1219	14	$1521	49	$1027	17	$1026	$1143	$1071
HONDA	CIVIC	268	$1012	113	$1329	596	$ 901	159	$1108	$ 999	$ 985
PONTIAC	SUNBIRD	432	$ 838	127	$1308	516	$ 885	118	$1062	$ 931	$ 946
HONDA	ACCORD	127	$ 778	73	$1430	554	$ 999	161	$1169	$1033	$1041
FORD	PINTO	480	$1023	146	$1196	750	$ 938	136	$1014	$ 997	$ 978
AMERICAN	SPIRIT	131	$1022	36	$1343	175	$1023	32	$1528	$1096	$1165
OLDSMOBILE	STARFIRE	114	$1117	36	$1655	120	$ 865	37	$ 856	$1050	$ 927
DATSUN	B-210*	212	$1252	77	$1296	471	$1055	143	$1025	$1117	$1079
PLYMOUTH	CHAMP	51	$1262	23	$1550	93	$ 903	27	$1565	$1166	$1137
PLYMOUTH	HORIZON	150	$1123	48	$1319	305	$1005	70	$1269	$1094	$1099
MERCURY	BOBCAT	129	$1007	45	$1330	173	$ 929	39	$1118	$1021	$1004
CHEVROLET	MONZA	852	$1031	258	$1288	1066	$ 936	190	$ 999	$1013	$ 979
BUICK	SKYHAWK	64	$1043	27	$1414	111	$ 880	28	$1173	$1024	$ 996
DATSUN	310	56	$1260	13	$1271	107	$1015	22	$1708	$1178	$1226
TOYOTA	COROLLA*	560	$1166	199	$1466	1129	$ 958	294	$1452	$1124	$1128
DODGE	OMNI	123	$1508	42	$1524	266	$1066	64	$1292	$1244	$1190
FORD	MUSTANG	1108	$1363	425	$1549	1749	$1162	402	$1527	$1307	$1293
MAZDA	GLC*	65	$1318	34	$1538	170	$1070	39	$1414	$1218	$1204
MERCURY	CAPRI	293	$1412	123	$1793	488	$1232	134	$1670	$1406	$1388
SUBARU	DL	62	$1351	32	$1576	129	$1189	52	$1304	$1292	$1253
TOYOTA	CELICA	515	$1188	232	$1543	1419	$1098	425	$1430	$1210	$1212
VOLKSWAGEN	SCIROCCO	75	$1829	54	$2225	185	$1518	53	$1763	$1721	$1646

(See page 61 for footnotes.)

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
REGULAR FOUR-DOOR MODELS		693	$ 956	214	$1264	2790	$ 914	601	$1182	$ 976	$1003
CHEVROLET	CHEVETTE	292	$ 940	76	$1193	986	$ 816	195	$1019	$ 884	$ 898
PLYMOUTH	HORIZON	149	$1040	49	$1105	608	$ 908	120	$1080	$ 962	$ 974
DODGE	OMNI	116	$ 875	33	$1292	481	$ 959	83	$1362	$1008	$1068
HONDA	ACCORD	26	$ 551	15	$1724	204	$1050	66	$1380	$1111	$1116
TOYOTA	CORONA*	13	$1219	1	$ 905	126	$ 964	31	$1583	$1095	$1141
DATSUN	510	20	$1340	10	$1184	144	$ 861	46	$1103	$ 970	$ 986
SUBARU	DL	40	$ 802	11	$1909	132	$1321	39	$1143	$1225	$1254
STATION WAGONS		236	$1087	84	$1389	1367	$1044	306	$1272	$1099	$1123
HONDA	CIVIC	13	$1070	10	$1264	106	$ 865	25	$ 934	$ 919	$ 923
CHEVROLET	MONZA	11	$1142	6	$2106	93	$ 944	18	$ 905	$1010	$1012
DATSUN	B210	27	$ 771	5	$ 966	189	$1103	41	$1089	$1064	$1059
MAZDA	GLC	11	$1016	1	$ 930	76	$ 928	16	$ 955	$ 941	$ 944
FORD	PINTO	54	$1149	18	$1233	279	$1084	50	$1103	$1102	$1103
TOYOTA	COROLLA	21	$1126	7	$1118	115	$1046	30	$1245	$1093	$1107
SUBARU	DL	43	$1253	16	$1462	274	$1160	60	$1554	$1243	$1283
DATSUN	310	29	$1333	13	$2192	60	$1227	13	$1903	$1439	$1455
SPORTS		270	$1550	168	$2123	1249	$1491	530	$2006	$1669	$1657
MG	MGB	32	$1331	13	$1958	60	$1251	27	$1472	$1385	$1350
DATSUN	280ZX 2+2	10	$ 716	4	$3958	91	$1079	32	$1326	$1195	$1248
CHEVROLET	CORVETTE	28	$1888	35	$2048	258	$1872	135	$2407	$2045	$2016
MAZDA	RX7	118	$1753	62	$1985	455	$1343	176	$1752	$1540	$1518
DATSUN	280ZX	53	$1390	32	$1774	255	$1654	101	$1636	$1627	$1629

(See page 61 for footnotes.)

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	COMPACT	5382	$1086	2232	$1430	18154	$ 909	4451	$1190	$1020	$1023
REGULAR TWO-DOOR MODELS		1940	$1009	757	$1272	7900	$ 876	1925	$1181	$ 967	$ 985
BUICK	SKYLARK	17	$ 822	5	$1294	129	$ 653	23	$ 598	$ 680	$ 688
PONTIAC	PHOENIX	31	$ 646	6	$ 686	83	$ 706	19	$ 961	$ 727	$ 763
CHEVROLET	NOVA	106	$1019	48	$1059	341	$ 735	70	$ 955	$ 843	$ 835
PONTIAC	LEMANS	39	$1327	14	$ 779	104	$ 722	20	$ 829	$ 872	$ 812
AMERICAN	CONCORD	65	$ 923	16	$1001	213	$ 735	33	$1006	$ 813	$ 835
DODGE	ASPEN	43	$ 775	13	$ 839	109	$ 779	22	$ 781	$ 782	$ 782
FORD	GRANADA	88	$ 890	22	$1014	398	$ 891	75	$1078	$ 919	$ 944
FORD	FAIRMONT	247	$ 960	58	$1189	735	$ 893	141	$1151	$ 952	$ 979
PLYMOUTH	VOLARE	75	$1072	25	$1099	166	$ 856	33	$ 985	$ 944	$ 922
MERCURY	MONARCH	18	$1140	13	$1175	114	$ 950	17	$ 873	$ 981	$ 961
OLDSMOBILE	CUTLASS	599	$1033	269	$1360	2896	$ 883	746	$1172	$ 979	$ 994
CHEVROLET	MALIBU	130	$ 934	67	$1236	579	$1036	144	$1331	$1082	$1110
MERCURY	ZEPHYR	84	$1175	16	$1645	203	$ 891	48	$1407	$1064	$1086
BUICK	CENTURY/REGAL	363	$1052	172	$1427	1750	$ 860	516	$1266	$ 995	$1009
OLDSMOBILE	OMEGA	18	$ 792	7	$1009	61	$1373	7	$1256	$1224	$1267
REGULAR FOUR-DOOR MODELS		322	$ 982	120	$1239	2836	$ 867	661	$1110	$ 929	$ 958
PONTIAC	PHOENIX	10	$1438	4	$ 429	60	$ 658	9	$ 936	$ 771	$ 794
OLDSMOBILE	CUTLASS	9	$1249	4	$ 758	140	$ 670	41	$ 786	$ 723	$ 761
OLDSMOBILE	OMEGA	7	$ 231	4	$1564	67	$ 698	12	$1206	$ 768	$ 822
PONTIAC	LEMANS	15	$1182	1	$ 431	176	$ 781	45	$ 890	$ 825	$ 831
BUICK	CENTURY	4	$ 463	4	$1733	56	$ 827	13	$ 634	$ 823	$ 788
BUICK	SKYLARK	9	$ 705	4	$3404	105	$ 818	26	$ 978	$ 912	$ 976
CHEVROLET	NOVA	42	$ 675	11	$1074	311	$ 754	69	$ 979	$ 790	$ 818
MERCURY	MONARCH	17	$ 987	4	$ 313	135	$ 855	30	$1154	$ 904	$ 916
CHEVROLET	MALIBU	70	$ 968	29	$ 737	552	$ 913	152	$1059	$ 939	$ 946
FORD	GRANADA	46	$ 921	8	$1576	381	$ 876	76	$1199	$ 939	$ 996
MERCURY	ZEPHYR	11	$ 708	5	$ 798	120	$ 946	16	$1372	$ 969	$1021
FORD	FAIRMONT	37	$ 796	14	$ 722	436	$ 884	75	$1336	$ 935	$ 980
AMERICAN	CONCORD	24	$1395	8	$1847	117	$1085	17	$1064	$1164	$1149

(See page 61 for footnotes.)

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE			
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
AUDI	5000	11	$1974	16	$2402	127	$1083	65	$1460	$1336	$1332
STATION WAGONS		132	$1083	50	$1302	1721	$ 847	415	$1165	$ 927	$ 973
MERCURY	ZEPHYR	4	$1050	3	$ 463	60	$ 791	19	$ 719	$ 776	$ 783
CHEVROLET	MALIBU	43	$ 954	11	$1403	515	$ 783	128	$1098	$ 861	$ 910
OLDSMOBILE	CUTLASS	16	$1044	6	$1055	250	$ 855	62	$1172	$ 926	$ 963
PONTIAC	LEMANS	10	$1447	2	$ 230	193	$ 940	46	$1164	$ 996	$1011
BUICK	CENTURY	11	$1219	9	$1775	143	$ 892	41	$ 944	$ 959	$ 982
AMERICAN	CONCORD	7	$ 454	1	$5900	76	$ 766	19	$1323	$ 897	$1131
FORD	FAIRMONT	41	$1218	18	$1090	471	$ 865	97	$1384	$ 975	$1041
SPECIALTY		2988	$1148	1305	$1544	5697	$ 995	1450	$1244	$1129	$1100
CHEVROLET	MONTE CARLO	401	$1136	187	$1372	1533	$ 951	378	$1180	$1047	$1048
PONTIAC	GRAND PRIX	270	$1319	137	$1143	1300	$1024	330	$1158	$1093	$1093
LINCOLN	VERSAILLES	6	$1520	3	$1021	105	$1125	44	$1388	$1211	$1225
CHEVROLET	CAMARO	1409	$1044	560	$1468	1531	$ 922	373	$1248	$1076	$1043
PONTIAC	FIREBIRD	902	$1264	418	$1856	1228	$1100	325	$1384	$1294	$1225

(See page 61 for footnotes.)

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	INTERMEDIATE	1355	$1108	580	$1362	13090	$ 880	3084	$1153	$ 959	$ 995
REGULAR TWO-DOOR MODELS		335	$1146	133	$1432	2731	$ 861	581	$1114	$ 945	$ 981
DODGE	DIPLOMAT	16	$ 591	1	$ 246	59	$ 708	14	$1274	$ 770	$ 815
CHEVROLET	IMPALA	14	$1633	4	$1379	112	$ 794	17	$1120	$ 927	$ 989
BUICK	LESABRE	18	$1127	9	$ 994	250	$ 918	47	$1014	$ 946	$ 967
PONTIAC	BONNEVILLE	34	$1331	12	$ 810	316	$ 678	62	$ 944	$ 773	$ 816
OLDSMOBILE	DELTA 88	43	$1032	25	$1434	435	$ 886	103	$1208	$ 974	$1009
CHRYSLER	LE BARON	21	$1358	15	$1845	165	$ 738	37	$ 971	$ 899	$ 914
CHEVROLET	CAPRICE	41	$ 796	12	$1222	283	$ 772	59	$1148	$ 845	$ 891
FORD	LTD	47	$1378	10	$1392	414	$ 938	76	$1028	$ 997	$1027
OLDSMOBILE	NINETY EIGHT	9	$1038	4	$2372	225	$ 889	51	$ 951	$ 925	$ 994
MERCURY	MARQUIS	14	$ 320	3	$4012	117	$ 803	34	$1077	$ 875	$ 984
BUICK	ELECTRA	14	$1378	11	$1471	201	$1083	53	$1229	$1141	$1168
FORD	LTD II	57	$1366	24	$1305	120	$ 935	23	$1742	$1167	$1198
REGULAR FOUR-DOOR MODELS		360	$ 961	135	$1176	5406	$ 842	1211	$1085	$ 896	$ 931
CHRYSLER	NEWPORT	5	$1237	2	$ 856	119	$ 885	25	$1130	$ 937	$ 980
OLDSMOBILE	DELTA 88	41	$ 908	18	$1029	749	$ 836	182	$ 959	$ 865	$ 884
CHEVROLET	CAPRICE	33	$1241	19	$ 610	659	$ 735	160	$1093	$ 818	$ 869
CHRYSLER	LE BARON	6	$ 959	6	$ 733	142	$ 886	26	$ 979	$ 897	$ 909
BUICK	LESABRE	24	$ 684	6	$1680	425	$ 862	93	$1246	$ 928	$ 981
FORD	LTD	45	$1066	14	$ 651	597	$ 849	103	$1080	$ 890	$ 919
DODGE	ASPEN	8	$ 907	5	$1805	102	$ 830	19	$1033	$ 900	$ 937
PONTIAC	BONNEVILLE	36	$ 701	15	$1372	437	$ 762	96	$1041	$ 820	$ 856
CHEVROLET	IMPALA	45	$1048	14	$1314	442	$ 854	91	$1089	$ 916	$ 955
PLYMOUTH	VOLARE	16	$ 819	5	$1782	153	$ 788	21	$1419	$ 884	$ 999
MERCURY	MARQUIS	25	$1006	6	$ 450	300	$ 897	66	$1093	$ 930	$ 935
PONTIAC	CATALINA	10	$ 476	2	$ 781	121	$ 881	16	$1112	$ 877	$ 893
OLDSMOBILE	NINETY EIGHT	22	$1257	11	$2041	501	$ 894	139	$1003	$ 947	$1015
BUICK	ELECTRA	19	$1137	8	$2031	331	$ 911	98	$1397	$1045	$1111
CHRYSLER	NEW YORKER	9	$ 672	1	$ 114	159	$1093	43	$ 829	$1017	$ 936

(See page 61 for footnotes.)

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
STATION WAGONS		114	$ 987	53	$1126	1553	$ 824	362	$ 977	$ 867	$ 894
DODGE	ASPEN	12	$1293	8	$ 897	118	$ 765	14	$ 734	$ 811	$ 817
CHEVROLET	CAPRICE	15	$ 764	6	$ 463	242	$ 809	48	$ 877	$ 811	$ 804
PLYMOUTH	VOLARE	19	$ 586	8	$ 863	171	$ 783	33	$ 814	$ 774	$ 775
CHEVROLET	IMPALA	12	$ 685	5	$2016	217	$ 799	42	$ 902	$ 832	$ 874
OLDSMOBILE	CUSTOM CRUISER	7	$ 840	5	$1516	169	$ 806	58	$1052	$ 882	$ 906
CHRYSLER	LE BARON	5	$ 308	3	$1805	49	$ 943	13	$1771	$1088	$1130
BUICK	ESTATE	8	$1868	5	$1612	116	$ 762	39	$ 601	$ 802	$ 875
FORD	LTD	23	$1076	6	$1046	244	$ 965	59	$1159	$1009	$1029
PONTIAC	BONNEVILLE	5	$2079	5	$ 952	76	$ 975	25	$1056	$1042	$1105
SPECIALTY		546	$1207	259	$1472	3400	$ 982	930	$1334	$1094	$1117
OLDSMOBILE	TORONADO	9	$1404	11	$1795	223	$ 890	56	$1253	$1007	$1077
CADILLAC	SEVILLE	2	$ 891	3	$ 217	164	$1231	79	$1826	$1405	$1295
CHRYSLER	CORDOBA	38	$ 911	27	$1889	366	$ 762	65	$1237	$ 897	$ 952
FORD	THUNDERBIRD	254	$1348	101	$1145	1282	$ 950	288	$1076	$1031	$1031
MERCURY	COUGAR XR-7	189	$1016	88	$1606	707	$1012	212	$1201	$1090	$1089
BUICK	RIVIERA	19	$1690	11	$2478	272	$1020	81	$1415	$1178	$1259
CADILLAC	ELDORADO	10	$ 950	6	$1423	284	$1287	118	$1807	$1428	$1390
DODGE	MAGNUM XE	25	$1353	12	$1427	102	$ 819	31	$1730	$1107	$1131

(See page 61 for footnotes.)

TABLE A2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	FULL-SIZE	92	$1174	55	$1333	2466	$1043	914	$1366	$1134	$1151
SPECIALTY		92	$1174	55	$1333	2466	$1043	914	$1366	$1134	$1151
CADILLAC	DE VILLE 4D	26	$1317	11	$ 598	474	$ 965	177	$1379	$1079	$1085
CADILLAC	DE VILLE 2D	27	$ 905	15	$1263	792	$1072	305	$1396	$1157	$1146
CADILLAC	FLEETWOOD BROUGHAM	9	$2151	4	$ 564	197	$1087	63	$1056	$1107	$1160
LINCOLN	CONTINENTAL 4D	15	$ 862	10	$1909	399	$1059	158	$1398	$1161	$1167
LINCOLN	MARK V	12	$1217	15	$1761	463	$1032	176	$1300	$1123	$1154

(See page 61 for footnotes.)

FOOTNOTES FOR TABLE A1:

<1> ALL "EXPOSURE" COLUMNS IN INSURED VEHICLE YEARS. ALL "CLAIMS" COLUMNS INCLUDE BOTH PAID & UNPAID CLAIMS.
ALL "FREQ" COLUMNS IN CLAIMS PER 100 INSURED VEHICLE YEARS.
CLAIM FREQUENCY "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
CLAIM FREQUENCY " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

FOOTNOTES FOR TABLE A2:

<1> AVG. LOSS PAYMENT "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
AVG. LOSS PAYMENT " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

Appendix B

Detailed Results for 1978 Models

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	ALL	375932	63813	17.0	137468	18584	13.5	2504984	244521	9.8	600391	45540	7.6	10.3	10.2

(See page 92 for footnotes.)

TABLE B1

CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	SUBCOMPACT	173329	30626	17.7	56353	7893	14.0	661101	69416	10.5	158125	13030	8.2	11.5	10.8
REGULAR TWO-DOOR MODELS		145108	26150	18.0	45891	6498	14.2	454418	49893	11.0	105597	9149	8.7	12.2	11.3
CHEVROLET	CHEVETTE	10566	1531	14.5	2581	291	11.3	32095	2625	8.2	5959	441	7.4	9.5	8.8
FORD	PINTO	10971	1822	16.6	2864	361	12.6	32226	3102	9.6	6005	470	7.8	11.1	10.0
FORD	FIESTA	3218	532	16.5	1200	157	13.1	15122	1413	9.3	3527	226	6.4	10.1	9.5
AMERICAN	PACER	251	41	16.4	48	4	8.3	1554	146	9.4	361	23	6.4	9.7	9.3
AMERICAN	GREMLIN	1067	194	18.2	299	35	11.7	3638	338	9.3	722	48	6.6	10.7	9.6
VOLKSWAGEN	BEETLE CONVERTIBLE	443	74	16.7	182	17	9.4	2484	288	11.6	782	66	8.4	11.4	11.2
TOYOTA	CORONA*	706	114	16.2	291	35	12.0	6265	639	10.2	1506	122	8.1	10.4	10.4
PONTIAC	SUNBIRD	8193	1446	17.7	2380	312	13.1	15636	1718	11.0	3411	282	8.3	12.7	11.1
HONDA	CIVIC	8181	1422	17.4	2420	333	13.8	25353	2628	10.4	5813	465	8.0	11.6	10.7
SUBARU	STANDARD	219	33	15.1	93	18	19.4	732	74	10.1	236	12	5.1	10.7	9.8
MERCURY	BOBCAT	1957	333	17.0	527	88	16.7	5300	550	10.4	1058	73	6.9	11.8	10.5
CHEVROLET	MONZA	11891	2145	18.0	3455	474	13.7	21773	2472	11.4	4453	359	8.1	13.1	11.3
VOLKSWAGEN	RABBIT*	6357	979	15.4	2752	334	12.1	46574	4781	10.3	12928	944	7.3	10.3	10.1
DATSUN	510	817	136	16.7	278	40	14.4	3996	421	10.5	929	74	8.0	11.1	10.7
HONDA	ACCORD	3483	590	16.9	1427	190	13.3	24387	2624	10.8	6459	515	8.0	11.0	10.8
MAZDA	GLC*	3612	685	19.0	1095	138	12.6	13806	1597	11.6	3100	266	8.6	12.4	11.6
FORD	MUSTANG II	23588	4184	17.7	6588	922	14.0	44917	4971	11.1	8769	785	9.0	13.0	11.4
DODGE	COLT	3092	610	19.7	746	117	15.7	7241	804	11.1	1393	142	10.2	13.4	12.0
SUBARU	DL	1225	226	18.5	415	67	16.1	3896	416	10.7	1000	78	7.8	12.0	11.0
VOLKSWAGEN	DASHER*	382	60	15.7	241	29	12.0	5286	560	10.6	1681	152	9.0	10.6	10.8
OPEL	COUPE	1093	237	21.7	335	52	15.5	2798	324	11.6	661	75	11.4	14.1	12.8
BUICK	SKYHAWK	1758	299	17.0	577	93	16.1	4520	527	11.7	1089	118	10.8	13.1	12.2
TOYOTA	COROLLA*	12592	2432	19.3	4259	631	14.8	40376	4790	11.9	10011	941	9.4	13.1	12.2
DATSUN	B-210*	8097	1572	19.4	2468	394	16.0	24887	2969	11.9	5256	551	10.5	13.5	12.5
OLDSMOBILE	STARFIRE	1822	328	18.0	529	54	10.2	3743	471	12.6	828	68	8.2	13.3	11.9
PLYMOUTH	ARROW	3006	709	23.6	938	164	17.5	5157	718	13.9	1048	111	10.6	16.8	14.2
DATSUN	F-10	769	146	19.0	301	49	16.3	2135	264	12.4	546	70	12.8	14.1	13.4
TOYOTA	CELICA	8257	1535	18.6	3268	507	15.5	31926	3766	11.8	8455	827	9.8	12.8	12.2
FIAT	131*	617	116	18.8	311	35	11.3	2563	339	13.2	819	90	11.0	13.5	13.1
DODGE	CHALLENGER	1189	268	22.5	439	90	20.5	3195	457	14.3	711	69	9.7	16.0	14.3
AUDI	FOX	394	81	20.6	266	26	9.8	2195	261	11.9	747	86	11.5	12.6	12.6

(See page 92 for footnotes.)

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
SUBARU	GF	493	109	22.1	191	33	17.3	1818	220	12.1	497	50	10.1	13.7	12.9
PLYMOUTH	SAPPORO	703	179	25.5	258	55	21.3	2552	370	14.5	662	73	11.0	16.2	15.1
DATSUN	200 SX	2461	599	24.3	869	176	20.3	7012	1087	15.5	1699	195	11.5	17.1	15.6
VOLKSWAGEN	SCIROCCO	1472	349	23.7	926	169	18.3	6845	1102	16.1	2368	273	11.5	16.3	15.8
REGULAR FOUR-DOOR MODELS		16421	2456	15.0	5181	599	11.6	98898	8473	8.6	21520	1375	6.4	9.1	8.8
CHEVROLET	CHEVETTE	7850	1160	14.8	2105	237	11.3	43778	3547	8.1	8313	484	5.8	8.7	8.4
SUBARU	DL	532	77	14.5	179	20	11.2	3151	232	7.4	708	35	4.9	8.0	7.7
DODGE	OMNI	2266	332	14.7	811	79	9.7	15827	1410	8.9	3947	268	6.8	9.1	9.0
PLYMOUTH	HORIZON	3539	526	14.9	1288	157	12.2	23867	2122	8.9	5803	385	6.6	9.2	9.1
DATSUN	510	811	113	13.9	299	31	10.4	5481	443	8.1	1130	70	6.2	8.5	8.3
OPEL	SEDAN	158	28	17.7	46	10	21.9	865	87	10.1	197	20	10.1	11.5	11.4
DODGE	COLT	661	121	18.3	193	32	16.6	2850	312	10.9	544	38	7.0	11.8	10.9
AUDI	FOX	157	22	14.0	86	9	10.5	1879	189	10.1	552	45	8.2	9.9	10.0
FIAT	128	443	77	17.4	173	24	13.9	1162	127	10.9	309	29	9.4	12.3	11.3
STATION WAGONS		7351	1097	14.9	2606	305	11.7	79957	7374	9.2	17983	1285	7.1	9.3	9.4
MERCURY	BOBCAT	252	43	17.0	90	8	8.9	2478	190	7.7	501	32	6.4	8.2	8.4
CHEVROLET	MONZA	770	91	11.8	264	22	8.3	6193	471	7.6	1307	75	5.7	7.7	7.6
AMERICAN	PACER	259	27	10.4	66	6	9.1	3530	292	8.3	696	43	6.2	8.1	8.0
FORD	PINTO	1759	265	15.1	518	73	14.1	14728	1228	8.3	2946	191	6.5	8.8	8.8
TOYOTA	CORONA	286	38	13.3	111	6	5.4	5545	465	8.4	1242	70	5.6	8.1	8.0
DATSUN	510	582	74	12.7	205	12	5.9	9419	861	9.1	1935	124	6.4	8.8	8.6
PONTIAC	SUNBIRD	219	33	15.1	79	6	7.6	2220	136	6.1	469	26	5.5	6.7	6.9
HONDA	CIVIC	602	99	16.4	211	22	10.4	6327	577	9.1	1388	96	6.9	9.3	9.3
VOLKSWAGEN	DASHER	114	22	19.3	64	7	11.0	1979	181	9.1	664	49	7.4	9.2	9.8
DODGE	COLT	111	16	14.5	41	14	34.0	1756	150	8.5	331	29	8.8	9.3	10.4
TOYOTA	COROLLA	877	126	14.4	282	25	8.9	10194	1012	9.9	2269	181	8.0	9.9	9.8
DATSUN	F-10	298	42	14.1	95	12	12.6	2137	249	11.7	530	40	7.5	11.2	10.9
SUBARU	DL	1162	210	18.1	547	88	16.1	12377	1451	11.7	3368	299	8.9	11.7	11.9

(See page 92 for footnotes.)

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
SPORTS		4449	923	20.7	2675	491	18.4	27828	3676	13.2	13025	1221	9.4	13.2	13.3
MG	MGB	529	94	17.8	215	39	18.2	2083	248	11.9	585	43	7.3	12.4	11.7
FIAT	X 1/9	540	115	21.3	258	44	17.1	1587	254	16.0	438	33	7.5	15.8	14.5
FIAT	124 SPIDER	408	101	24.7	203	39	19.2	2248	346	15.4	825	109	13.2	16.1	16.0
MG	MG MIDGET	381	88	23.1	138	28	20.3	785	96	12.2	203	23	11.4	15.6	13.5
DATSUN	280Z	1832	384	21.0	1179	212	18.0	9738	1318	13.5	3840	395	10.3	13.9	13.7
CHEVROLET	CORVETTE	643	104	16.2	540	85	15.7	8316	824	9.9	4909	326	6.6	9.3	10.0
PORSCHE	911 COUPE	16	2	12.6	26	8	30.3	835	118	14.1	818	80	9.8	12.3	13.7
PORSCHE	924 COUPE	98	35	35.6	114	34	29.9	2115	446	21.1	1270	195	15.4	19.7	21.6

(See page 92 for footnotes.)

TABLE B1

CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	COMPACT	143677	24350	16.9	55307	7652	13.8	919866	89130	9.7	214742	16568	7.7	10.3	10.1
REGULAR TWO-DOOR MODELS		60313	9210	15.3	21301	2667	12.5	402707	38385	9.5	91664	7024	7.7	9.9	9.8
BUICK	SKYLARK	2064	260	12.6	711	77	10.8	15335	1176	7.7	3323	191	5.7	8.0	7.8
CHEVROLET	NOVA	6877	931	13.5	2064	214	10.4	31025	2435	7.8	6286	406	6.5	8.6	8.2
PLYMOUTH	VOLARE	2558	364	14.2	827	87	10.5	11403	961	8.4	2464	172	7.0	9.2	8.7
PONTIAC	PHOENIX	1394	198	14.2	466	61	13.1	7360	610	8.3	1603	110	6.9	9.0	8.8
DODGE	ASPEN	2143	309	14.4	590	91	15.4	9126	815	8.9	1792	110	6.1	9.7	9.1
CHEVROLET	MALIBU	4219	563	13.3	1439	168	11.7	29258	2643	9.0	6621	464	7.0	9.2	9.1
OLDSMOBILE	OMEGA	1258	183	14.6	394	61	15.5	5034	431	8.6	1126	100	8.9	9.9	9.6
MERCURY	MONARCH	1176	171	14.5	422	55	13.0	8222	797	9.7	1792	126	7.0	9.9	9.7
FORD	GRANADA	4013	612	15.2	1222	153	12.5	27343	2564	9.4	5294	409	7.7	9.9	9.7
AMERICAN	CONCORD	2649	407	15.4	680	85	12.5	14486	1312	9.1	2650	189	7.1	9.7	9.4
PONTIAC	LEMANS	1304	196	15.0	515	70	13.6	8512	851	10.0	1957	151	7.7	10.3	10.1
FORD	FAIRMONT	7508	1248	16.6	2286	293	12.8	45704	4208	9.2	9141	676	7.4	9.9	9.7
BUICK	CENTURY/REGAL	6764	1094	16.2	3058	371	12.1	64241	6745	10.5	16449	1363	8.3	10.6	10.6
MERCURY	ZEPHYR	2596	387	14.9	886	106	12.0	14112	1359	9.6	3254	234	7.2	10.0	9.6
OLDSMOBILE	CUTLASS	13409	2215	16.5	5587	747	13.4	110065	11302	10.3	27556	2281	8.3	10.6	10.6
PONTIAC	GRAND AM	382	72	18.9	157	28	17.9	1483	176	11.9	355	42	11.8	13.4	12.9
REGULAR FOUR-DOOR MODELS		15712	2102	13.4	5921	652	11.0	209866	17590	8.4	45951	3145	6.8	8.5	8.6
BUICK	SKYLARK	878	103	11.7	318	41	12.9	15006	980	6.5	2974	140	4.7	6.6	6.9
OLDSMOBILE	OMEGA	528	53	10.0	208	18	8.6	6881	505	7.3	1455	83	5.7	7.3	7.2
PONTIAC	PHOENIX	760	89	11.7	266	28	10.5	8934	664	7.4	1692	102	6.0	7.6	7.6
CHEVROLET	NOVA	2772	368	13.3	1028	104	10.1	30200	2315	7.7	6410	411	6.4	7.9	8.1
PONTIAC	LEMANS	551	64	11.6	270	35	12.9	8998	799	8.9	2163	139	6.4	8.7	8.7
CHEVROLET	MALIBU	2062	293	14.2	799	76	9.5	29653	2563	8.6	6733	455	6.8	8.6	8.8
BUICK	CENTURY	299	46	15.4	153	21	13.7	5834	511	8.8	1365	80	5.9	8.6	9.0
AMERICAN	CONCORD	677	83	12.3	189	16	8.5	7929	686	8.7	1347	91	6.8	8.6	8.6
FORD	GRANADA	2286	303	13.3	779	82	10.5	29827	2497	8.4	6109	433	7.1	8.5	8.7
FORD	FAIRMONT	2338	339	14.5	814	91	11.2	28415	2343	8.2	5862	407	6.9	8.5	8.7
OLDSMOBILE	CUTLASS	584	79	13.5	255	25	9.8	10339	968	9.4	2323	171	7.4	9.2	9.3
MERCURY	MONARCH	705	105	14.9	263	29	11.0	10141	902	8.9	2171	157	7.2	9.0	9.2

(See page 92 for footnotes.)

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
TOYOTA	CRESSIDA	127	12	9.4	64	8	12.5	2041	206	10.1	630	65	10.3	10.2	10.2
MERCURY	ZEPHYR	792	108	13.6	290	39	13.4	9078	759	8.4	2081	154	7.4	8.7	8.9
AUDI	5000	188	26	13.8	137	25	18.3	4433	615	13.9	1979	194	9.8	12.8	13.1
DATSUN	810	117	26	22.2	62	11	17.6	1575	226	14.3	507	53	10.5	14.0	14.3
STATION WAGONS		4805	556	11.6	1973	204	10.3	98576	7838	8.0	24379	1400	5.7	7.7	7.9
MERCURY	ZEPHYR	346	35	10.1	148	15	10.1	7129	505	7.1	1701	88	5.2	6.9	7.1
AMERICAN	CONCORD	387	39	10.1	105	10	9.5	6762	477	7.1	1267	86	6.8	7.2	7.4
PONTIAC	LEMANS	261	32	12.2	147	14	9.5	6507	529	8.1	1760	109	6.2	7.9	8.1
FORD	FAIRMONT	1760	194	11.0	609	68	11.2	32065	2513	7.8	7058	420	6.0	7.7	7.8
CHEVROLET	MALIBU	1064	129	12.1	465	54	11.6	22714	1808	8.0	5892	317	5.4	7.7	7.9
OLDSMOBILE	CUTLASS	482	68	14.1	232	11	4.7	11525	964	8.4	3281	177	5.4	7.9	8.0
BUICK	CENTURY	383	48	12.5	192	19	9.9	8463	715	8.4	2509	146	5.8	8.0	8.2
TOYOTA	CRESSIDA	44	4	9.1	21	2	9.4	1175	109	9.3	307	17	5.5	8.5	8.3
DATSUN	810	77	7	9.1	53	11	20.7	2236	218	9.8	604	40	6.6	9.3	9.5
SPECIALTY		62848	12482	19.9	26113	4129	15.8	208717	25317	12.1	52749	4999	9.5	13.4	12.4
LINCOLN	VERSAILLES	45	9	20.1	37	2	5.5	1417	131	9.2	600	30	5.0	8.2	9.1
PONTIAC	GRAND PRIX	6545	1082	16.5	3047	443	14.5	55512	5885	10.6	14632	1276	8.7	10.9	10.9
CHEVROLET	MONTE CARLO	11130	1946	17.5	4458	666	14.9	78118	8643	11.1	18503	1676	9.1	11.5	11.4
CHEVROLET	CAMARO	27858	5567	20.0	11153	1738	15.6	40898	5722	14.0	10561	1081	10.2	15.6	13.7
PONTIAC	FIREBIRD	16869	3781	22.4	7200	1254	17.4	29473	4468	15.2	7218	822	11.4	17.0	15.1
DATSUN	280Z 2+2	193	67	34.7	146	15	10.3	2940	424	14.4	1163	106	9.1	13.8	14.9

(See page 92 for footnotes.)

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	INTERMEDIATE	51156	7695	15.0	22080	2647	12.0	704937	63210	9.0	165960	11138	6.7	9.0	9.2
REGULAR TWO-DOOR MODELS		13272	2012	15.2	5303	649	12.2	153269	13821	9.0	33991	2290	6.7	9.1	9.2
PONTIAC	CATALINA	156	18	11.5	46	4	8.6	2719	252	9.3	486	39	8.0	9.2	9.2
DODGE	MONACO	373	62	16.6	107	12	11.2	2969	254	8.6	536	40	7.5	9.2	9.3
CHEVROLET	IMPALA	719	93	12.9	276	29	10.5	9887	817	8.3	1970	111	5.6	8.2	8.2
OLDSMOBILE	DELTA 88	1419	178	12.5	647	85	13.1	25749	2204	8.6	6124	380	6.2	8.4	8.6
CHEVROLET	CAPRICE	1129	164	14.5	479	44	9.2	16273	1425	8.8	3318	210	6.3	8.7	8.8
PLYMOUTH	FURY	636	99	15.6	220	33	15.0	4645	447	9.6	863	71	8.2	10.2	10.1
DODGE	DIPLOMAT	602	92	15.3	229	22	9.6	5341	418	7.8	1071	68	6.4	8.3	8.3
BUICK	LESABRE	994	138	13.9	472	51	10.8	17401	1397	8.0	3908	224	5.7	7.9	8.2
CHRYSLER	LE BARON	1018	130	12.8	463	49	10.6	11021	949	8.6	2611	196	7.5	8.8	8.8
PONTIAC	BONNEVILLE	737	100	13.6	302	32	10.6	12393	1218	9.8	2675	175	6.5	9.5	9.4
BUICK	ELECTRA	506	87	17.2	230	20	8.7	11290	1051	9.3	2934	211	7.2	9.2	9.5
OLDSMOBILE	NINETY EIGHT	344	57	16.6	195	17	8.7	8667	862	9.9	2573	192	7.5	9.6	9.9
MERCURY	COUGAR	676	97	14.4	276	44	15.9	4455	465	10.4	940	86	9.2	10.9	10.8
FORD	LTD II	3927	692	17.6	1348	206	15.3	20083	2025	10.1	3908	280	7.2	10.9	10.4
REGULAR FOUR-DOOR MODELS		14210	1781	12.5	6454	603	9.3	288211	23426	8.1	66367	3923	5.9	7.9	8.0
PLYMOUTH	FURY	223	27	12.1	46	2	4.3	3673	256	7.0	622	44	7.1	7.2	7.4
DODGE	ASPEN	791	103	13.0	258	30	11.6	11876	861	7.2	2394	143	6.0	7.4	7.7
PLYMOUTH	VOLARE	992	122	12.3	363	33	9.1	14239	1057	7.4	2775	159	5.7	7.5	7.5
CHEVROLET	IMPALA	2010	246	12.2	808	77	9.5	36693	3036	8.3	7224	407	5.6	8.1	8.1
PONTIAC	CATALINA	439	65	14.8	166	15	9.1	9365	780	8.3	1697	94	5.5	8.2	8.3
CHEVROLET	CAPRICE	2311	315	13.6	1129	110	9.7	45760	3867	8.5	11348	684	6.0	8.2	8.4
BUICK	LESABRE	1306	141	10.8	596	54	9.1	29477	2273	7.7	6349	311	4.9	7.4	7.4
OLDSMOBILE	DELTA 88	1720	219	12.7	919	79	8.6	39332	3131	8.0	9728	541	5.6	7.7	7.9
CHRYSLER	LE BARON	596	73	12.2	271	17	6.3	13306	1012	7.6	3224	177	5.5	7.4	7.5
DODGE	DIPLOMAT	252	33	13.1	107	7	6.5	4905	350	7.1	1050	58	5.5	7.1	7.3
FORD	LTD II	802	106	13.2	301	37	12.3	13046	1084	8.3	2554	171	6.7	8.4	8.6
PONTIAC	BONNEVILLE	1011	134	13.3	548	62	11.3	22903	1954	8.5	5403	368	6.8	8.4	8.7
OLDSMOBILE	NINETY EIGHT	704	72	10.2	429	36	8.4	18674	1657	8.9	5784	373	6.4	8.4	8.4
DODGE	MONACO	175	27	15.4	52	4	7.7	3053	236	7.7	529	34	6.4	7.9	8.1

(See page 92 for footnotes.)

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
MERCURY	COUGAR	266	31	11.7	99	13	13.1	4617	391	8.5	966	63	6.5	8.4	8.6
BUICK	ELECTRA	561	62	11.1	349	27	7.7	16439	1396	8.5	4595	289	6.3	8.1	8.2
STATION WAGONS		4687	628	13.4	1951	178	9.1	92421	7786	8.4	22983	1393	6.1	8.2	8.4
PLYMOUTH	FURY	87	10	11.5	31	3	9.7	1641	129	7.9	398	21	5.3	7.6	7.7
PLYMOUTH	VOLARE	1066	131	12.3	368	28	7.6	19025	1375	7.2	4131	215	5.2	7.1	7.2
DODGE	ASPEN	851	89	10.5	260	17	6.5	14726	1072	7.3	3062	196	6.4	7.3	7.4
DODGE	DIPLOMAT	110	13	11.8	48	3	6.3	2668	200	7.5	699	40	5.7	7.3	7.4
PONTIAC	CATALINA	149	16	10.8	79	7	8.9	2976	246	8.3	855	44	5.1	7.7	7.8
CHEVROLET	IMPALA	749	108	14.4	328	35	10.7	13788	1169	8.5	3363	202	6.0	8.3	8.6
CHRYSLER	LE BARON	195	29	14.9	96	5	5.2	4862	321	6.6	1360	78	5.7	6.6	7.1
CHEVROLET	CAPRICE	661	112	16.9	288	31	10.8	14166	1407	9.9	3690	235	6.4	9.5	9.8
BUICK	ESTATE	232	39	16.8	152	21	13.8	5693	588	10.3	1667	113	6.8	9.8	10.2
OLDSMOBILE	CUSTOM CRUISER	353	51	14.5	181	18	9.9	7512	762	10.1	2386	158	6.6	9.5	9.7
PONTIAC	BONNEVILLE	131	18	13.8	86	9	10.5	3371	355	10.5	941	59	6.3	9.7	9.8
SPECIALTY		18988	3274	17.2	8371	1217	14.5	171036	18177	10.6	42620	3532	8.3	10.9	10.9
CHRYSLER	CORDOBA	2155	377	17.5	868	107	12.3	27580	2828	10.3	5782	417	7.2	10.2	10.3
BUICK	RIVIERA	206	32	15.5	137	17	12.4	4334	413	9.5	1377	92	6.7	9.2	9.5
FORD	THUNDERBIRD	9116	1544	16.9	4039	620	15.3	83595	8844	10.6	19533	1636	8.4	10.9	10.9
MERCURY	COUGAR XR-7	5624	993	17.7	2453	341	13.9	37326	4079	10.9	9231	842	9.1	11.4	11.3
CADILLAC	SEVILLE	176	20	11.4	201	16	7.9	8200	788	9.6	4711	335	7.1	8.7	9.1
DODGE	CHARGER	1711	308	18.0	673	116	17.2	10001	1225	12.2	1986	210	10.6	12.9	12.6

(See page 92 for footnotes.)

TABLE B1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	FULL-SIZE	7769	1142	14.7	3728	392	10.5	219081	22765	10.4	61563	4804	7.8	10.0	10.2
REGULAR TWO-DOOR MODELS		1824	299	16.4	638	83	13.0	39298	4043	10.3	7466	611	8.2	10.2	10.5
FORD	LTD	1297	205	15.8	427	48	11.3	25611	2500	9.8	4439	344	7.7	9.7	9.9
CHRYSLER	NEWPORT	69	8	11.6	27	3	11.2	1660	175	10.5	315	30	9.5	10.4	10.4
MERCURY	MARQUIS	382	68	17.8	154	26	16.9	9819	1087	11.1	2139	168	7.9	10.8	11.3
CHRYSLER	NEW YORKER	75	18	23.9	30	6	19.7	2209	281	12.7	574	69	12.0	12.9	14.0
REGULAR FOUR-DOOR MODELS		2709	358	13.2	996	90	9.0	67871	6321	9.3	13013	883	6.8	9.0	9.0
FORD	LTD	1369	167	12.2	488	40	8.2	33382	2931	8.8	5812	380	6.5	8.6	8.5
CHRYSLER	NEWPORT	252	29	11.5	93	8	8.6	7023	648	9.2	1195	72	6.0	8.8	8.6
MERCURY	MARQUIS	880	135	15.3	342	27	7.9	21026	2065	9.8	4570	336	7.4	9.6	9.7
CHRYSLER	NEW YORKER	209	27	12.9	74	15	20.4	6440	677	10.5	1436	95	6.6	10.0	10.3
STATION WAGONS		800	137	17.1	345	34	9.8	17024	1858	10.9	4366	320	7.3	10.4	10.6
FORD	LTD	674	110	16.3	284	28	9.9	14375	1544	10.7	3560	264	7.4	10.3	10.4
MERCURY	MARQUIS	127	27	21.3	61	6	9.8	2649	314	11.9	805	56	7.0	11.1	11.5
SPECIALTY		2436	348	14.3	1749	185	10.6	94887	10543	11.1	36718	2990	8.1	10.4	10.6
OLDSMOBILE	TORONADO	197	36	18.3	107	15	14.1	5095	505	9.9	1346	102	7.6	9.8	10.4
CADILLAC	DE VILLE 4D	468	63	13.5	380	34	8.9	17691	1827	10.3	7271	503	6.9	9.4	9.7
CADILLAC	DE VILLE 2D	640	81	12.7	493	48	9.7	28553	2889	10.1	11292	930	8.2	9.6	9.9
LINCOLN	CONTINENTAL 4D	341	53	15.5	219	26	11.9	11488	1353	11.8	3967	294	7.4	10.8	11.1
CADILLAC	ELDORADO	179	21	11.7	139	20	14.4	8589	1081	12.6	3341	253	7.6	11.2	11.3
LINCOLN	CONTINENTAL 2D	127	25	19.7	87	11	12.7	4371	552	12.6	1504	130	8.6	11.8	12.3
CADILLAC	FLEETWOOD BROUGHAM	157	24	15.3	122	16	13.1	5726	674	11.8	2632	253	9.6	11.2	11.7
LINCOLN	MARK V	325	45	13.9	201	15	7.5	13337	1656	12.4	5346	520	9.7	11.6	11.6

(See page 92 for footnotes.)

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	ALL	62019	$1018	18022	$1271	237935	$ 874	44193	$1150	$ 952	$ 977

(See page 92 for footnotes.)

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	SUBCOMPACT	29708	$1031	7647	$1296	67370	$ 934	12601	$1255	$1017	$1042
REGULAR TWO-DOOR MODELS		25379	$1021	6300	$1281	48481	$ 922	8845	$1194	$1003	$1018
CHEVROLET	CHEVETTE	1481	$ 926	284	$1158	2550	$ 860	434	$1089	$ 919	$ 939
FORD	PINTO	1763	$ 886	348	$1122	3029	$ 834	448	$ 975	$ 880	$ 889
FORD	FIESTA	520	$ 962	152	$1339	1371	$ 873	217	$1048	$ 942	$ 949
AMERICAN	PACER	40	$1055	4	$1456	142	$ 810	23	$1206	$ 913	$ 966
AMERICAN	GREMLIN	186	$ 957	35	$1455	328	$ 934	47	$ 971	$ 975	$ 972
VOLKSWAGEN	BEETLE CONVERTIBLE	71	$ 751	17	$1463	275	$ 834	63	$ 793	$ 839	$ 847
TOYOTA	CORONA*	111	$1053	35	$ 997	617	$ 938	119	$ 953	$ 957	$ 956
PONTIAC	SUNBIRD	1391	$ 932	303	$1111	1661	$ 839	272	$1002	$ 910	$ 903
HONDA	CIVIC	1381	$ 931	316	$1175	2542	$ 855	444	$1133	$ 926	$ 948
SUBARU	STANDARD	32	$1371	18	$1650	71	$ 935	11	$1132	$1155	$1064
MERCURY	BOBCAT	325	$ 937	86	$1200	529	$ 884	71	$1335	$ 960	$1018
CHEVROLET	MONZA	2079	$ 969	462	$1244	2404	$ 851	347	$1150	$ 951	$ 957
VOLKSWAGEN	RABBIT*	957	$1083	325	$1492	4677	$ 956	923	$1285	$1043	$1078
DATSUN	510	135	$1018	40	$1608	410	$ 904	74	$1206	$1004	$1026
HONDA	ACCORD	574	$1125	179	$1302	2542	$ 873	489	$1264	$ 982	$1017
MAZDA	GLC*	665	$1010	134	$1207	1560	$ 874	251	$1116	$ 949	$ 965
FORD	MUSTANG II	4081	$1041	903	$1210	4849	$ 931	766	$1079	$1008	$ 993
DODGE	COLT	585	$ 934	112	$1106	784	$ 860	136	$1127	$ 926	$ 946
SUBARU	DL	223	$1098	65	$1222	400	$1012	77	$1156	$1070	$1067
VOLKSWAGEN	DASHER*	58	$1381	28	$1823	553	$ 905	149	$1299	$1047	$1097
OPEL	COUPE	226	$1029	50	$1042	313	$ 822	73	$1082	$ 938	$ 919
BUICK	SKYHAWK	295	$1108	90	$1328	513	$ 924	112	$1128	$1036	$1014
TOYOTA	COROLLA*	2362	$1025	607	$1265	4654	$ 924	911	$1182	$1004	$1016
DATSUN	B-210*	1530	$ 995	390	$1345	2897	$ 948	532	$1226	$1018	$1042
OLDSMOBILE	STARFIRE	325	$1044	53	$1405	462	$ 953	65	$1531	$1054	$1129
PLYMOUTH	ARROW	687	$1024	156	$1296	693	$ 855	108	$1130	$ 986	$ 963
DATSUN	F-10	139	$1023	46	$ 992	256	$ 937	66	$1283	$1011	$1035
TOYOTA	CELICA	1486	$1219	490	$1388	3626	$1063	798	$1266	$1149	$1146
FIAT	131*	115	$1125	34	$1148	326	$1053	85	$1229	$1100	$1109
DODGE	CHALLENGER	259	$1029	84	$1777	438	$ 946	68	$1291	$1081	$1082
AUDI	FOX	79	$1319	26	$1267	253	$1134	82	$1448	$1234	$1238

(See page 92 for footnotes.)

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
SUBARU	GF	102	$1146	33	$1780	216	$1006	49	$1664	$1186	$1223
PLYMOUTH	SAPPORO	166	$1047	53	$1377	353	$ 950	70	$1376	$1056	$1088
DATSUN	200 SX	577	$1182	172	$1396	1060	$1041	190	$1316	$1138	$1142
VOLKSWAGEN	SCIROCCO	340	$1548	162	$1575	1067	$1130	268	$1730	$1334	$1344
REGULAR FOUR-DOOR MODELS		2385	$ 978	585	$1146	8204	$ 839	1342	$1071	$ 905	$ 926
CHEVROLET	CHEVETTE	1132	$ 944	231	$1042	3433	$ 804	473	$ 998	$ 862	$ 878
SUBARU	DL	72	$1135	20	$ 910	225	$ 802	34	$1474	$ 942	$1009
DODGE	OMNI	327	$ 966	76	$1090	1369	$ 838	260	$1023	$ 891	$ 910
PLYMOUTH	HORIZON	506	$ 924	154	$1166	2058	$ 828	376	$1112	$ 895	$ 926
DATSUN	510	110	$1028	30	$1550	424	$ 958	69	$1313	$1037	$1083
OPEL	SEDAN	27	$1116	9	$ 765	83	$ 753	20	$ 915	$ 847	$ 830
DODGE	COLT	118	$1027	32	$1377	300	$ 826	38	$1001	$ 924	$ 917
AUDI	FOX	22	$1393	9	$1880	185	$1243	44	$1224	$1274	$1285
FIAT	128	71	$1476	24	$1439	123	$1149	27	$1146	$1272	$1195
STATION WAGONS		1065	$1053	290	$1138	7149	$ 883	1249	$1093	$ 936	$ 965
MERCURY	BOBCAT	41	$ 845	8	$ 905	183	$ 740	30	$ 835	$ 772	$ 783
CHEVROLET	MONZA	90	$1029	20	$ 862	458	$ 890	75	$ 867	$ 906	$ 897
AMERICAN	PACER	26	$1054	5	$1612	281	$ 657	43	$1067	$ 749	$ 847
FORD	PINTO	260	$1020	69	$1204	1195	$ 799	186	$ 950	$ 865	$ 879
TOYOTA	CORONA	38	$1125	6	$1232	459	$ 946	67	$ 980	$ 965	$ 987
DATSUN	510	73	$1006	11	$1591	835	$ 897	118	$ 949	$ 918	$ 956
PONTIAC	SUNBIRD	31	$ 971	6	$1593	129	$ 918	25	$1909	$1077	$1205
HONDA	CIVIC	97	$ 980	22	$1155	559	$ 800	94	$1106	$ 870	$ 912
VOLKSWAGEN	DASHER	22	$1170	7	$ 714	171	$ 997	47	$1132	$1030	$1034
DODGE	COLT	15	$1187	13	$ 857	142	$ 964	28	$1017	$ 981	$ 994
TOYOTA	COROLLA	123	$1120	24	$1455	981	$1001	178	$1156	$1042	$1074
DATSUN	F-10	40	$1010	12	$1367	242	$ 840	37	$1184	$ 918	$ 969
SUBARU	DL	199	$1106	83	$ 999	1407	$ 897	293	$1238	$ 972	$1008

(See page 92 for footnotes.)

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
SPORTS		879	$1427	472	$1781	3536	$1421	1165	$2103	$1581	$1610
MG	MGB	93	$1023	38	$1197	238	$1233	42	$1912	$1252	$1380
FIAT	X 1/9	101	$1269	40	$1245	238	$1124	32	$1379	$1191	$1208
FIAT	124 SPIDER	97	$1062	38	$1496	332	$1064	106	$1428	$1160	$1176
MG	MG MIDGET	84	$1568	27	$1635	87	$1361	21	$1502	$1488	$1431
DATSUN	280Z	367	$1429	204	$1728	1273	$1270	378	$1756	$1421	$1430
CHEVROLET	CORVETTE	101	$1978	81	$2462	799	$1745	307	$2461	$1979	$1983
PORSCHE	911 COUPE	2	$1917	8	$1347	116	$1937	77	$3429	$2480	$2279
PORSCHE	924 COUPE	34	$2005	34	$2366	429	$1660	187	$2240	$1871	$1875

(See page 92 for footnotes.)

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	COMPACT	23678	$1009	7416	$1264	86782	$ 864	16119	$1103	$ 940	$ 958
REGULAR TWO-DOOR MODELS		8962	$ 994	2594	$1198	37423	$ 854	6834	$1082	$ 920	$ 942
BUICK	SKYLARK	248	$ 868	77	$1216	1134	$ 692	186	$1029	$ 781	$ 820
CHEVROLET	NOVA	913	$ 855	211	$ 986	2358	$ 737	393	$ 961	$ 801	$ 817
PLYMOUTH	VOLARE	353	$ 840	83	$1066	941	$ 865	167	$ 892	$ 873	$ 879
PONTIAC	PHOENIX	198	$ 931	61	$1273	598	$ 749	108	$1065	$ 855	$ 872
DODGE	ASPEN	301	$ 928	88	$1301	799	$ 761	106	$ 924	$ 850	$ 845
CHEVROLET	MALIBU	549	$ 982	159	$1118	2569	$ 791	454	$1086	$ 869	$ 900
OLDSMOBILE	OMEGA	181	$ 879	58	$1006	425	$ 855	96	$ 933	$ 882	$ 884
MERCURY	MONARCH	169	$1102	55	$ 995	779	$ 821	124	$ 963	$ 887	$ 893
FORD	GRANADA	597	$ 922	150	$1135	2506	$ 852	394	$1043	$ 896	$ 921
AMERICAN	CONCORD	392	$ 935	85	$1299	1281	$ 880	183	$1150	$ 935	$ 974
PONTIAC	LEMANS	191	$ 922	67	$1010	828	$ 802	148	$1180	$ 877	$ 919
FORD	FAIRMONT	1208	$1089	286	$1161	4098	$ 905	657	$1190	$ 983	$1007
BUICK	CENTURY/REGAL	1074	$1040	364	$1310	6561	$ 867	1332	$1100	$ 937	$ 965
MERCURY	ZEPHYR	371	$1241	103	$1228	1327	$ 971	217	$1158	$1054	$1058
OLDSMOBILE	CUTLASS	2147	$1026	720	$1281	11046	$ 882	2229	$1085	$ 947	$ 967
PONTIAC	GRAND AM	70	$1124	27	$1053	173	$1011	40	$1208	$1065	$1074
REGULAR FOUR-DOOR MODELS		2056	$ 936	627	$1236	17163	$ 806	3058	$1032	$ 860	$ 897
BUICK	SKYLARK	103	$ 824	40	$1513	957	$ 727	138	$ 763	$ 764	$ 785
OLDSMOBILE	OMEGA	52	$ 800	16	$1125	490	$ 711	80	$ 831	$ 743	$ 771
PONTIAC	PHOENIX	85	$ 849	28	$ 894	648	$ 721	100	$ 849	$ 754	$ 774
CHEVROLET	NOVA	362	$ 880	99	$1034	2256	$ 680	397	$ 863	$ 738	$ 763
PONTIAC	LEMANS	63	$ 946	34	$ 991	776	$ 716	130	$ 958	$ 771	$ 813
CHEVROLET	MALIBU	287	$ 903	75	$1214	2496	$ 800	444	$1000	$ 845	$ 881
BUICK	CENTURY	46	$ 892	21	$1118	495	$ 815	78	$ 929	$ 845	$ 866
AMERICAN	CONCORD	83	$ 920	15	$1459	669	$ 855	89	$ 959	$ 883	$ 918
FORD	GRANADA	296	$ 919	76	$1311	2446	$ 852	421	$1079	$ 898	$ 938
FORD	FAIRMONT	328	$ 975	86	$1291	2293	$ 867	398	$1132	$ 924	$ 965
OLDSMOBILE	CUTLASS	76	$1052	25	$1190	942	$ 829	169	$ 976	$ 871	$ 906
MERCURY	MONARCH	104	$ 984	28	$1189	891	$ 819	151	$1195	$ 891	$ 948

(See page 92 for footnotes.)

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
TOYOTA	CRESSIDA	11	$ 806	8	$1601	201	$ 778	64	$1026	$ 858	$ 884
MERCURY	ZEPHYR	105	$1065	37	$1456	741	$ 875	149	$1341	$ 982	$1040
AUDI	5000	26	$1155	25	$1423	596	$1048	189	$1255	$1109	$1129
DATSUN	810	25	$1614	11	$1902	217	$1043	51	$1182	$1144	$1178
STATION WAGONS		549	$ 946	201	$1238	7625	$ 830	1359	$1096	$ 882	$ 929
MERCURY	ZEPHYR	34	$1105	15	$ 948	492	$ 782	88	$1085	$ 846	$ 898
AMERICAN	CONCORD	39	$ 928	9	$1385	462	$ 848	85	$ 893	$ 868	$ 894
PONTIAC	LEMANS	31	$ 749	14	$1080	522	$ 802	109	$ 907	$ 822	$ 837
FORD	FAIRMONT	191	$ 909	67	$1219	2443	$ 821	412	$1087	$ 870	$ 916
CHEVROLET	MALIBU	127	$ 820	53	$ 976	1754	$ 837	303	$1165	$ 883	$ 924
OLDSMOBILE	CUTLASS	68	$1062	11	$1000	938	$ 843	170	$1103	$ 894	$ 938
BUICK	CENTURY	48	$1037	19	$1272	697	$ 782	139	$1137	$ 860	$ 921
TOYOTA	CRESSIDA	4	$1693	2	$2661	106	$ 875	15	$1488	$1001	$1199
DATSUN	810	7	$2258	11	$3009	211	$1087	38	$1343	$1233	$1364
SPECIALTY		12111	$1035	3994	$1313	24571	$ 930	4868	$1179	$1018	$1022
LINCOLN	VERSAILLES	9	$ 993	2	$1936	127	$1065	30	$ 899	$1041	$1060
PONTIAC	GRAND PRIX	1053	$1113	428	$1304	5729	$ 938	1242	$1187	$1015	$1036
CHEVROLET	MONTE CARLO	1882	$1059	645	$1268	8383	$ 899	1634	$1154	$ 975	$ 997
CHEVROLET	CAMARO	5412	$ 938	1680	$1187	5542	$ 852	1053	$1113	$ 947	$ 943
PONTIAC	FIREBIRD	3661	$1134	1214	$1516	4331	$1041	797	$1214	$1147	$1117
DATSUN	280Z 2+2	66	$1424	15	$1478	419	$1307	104	$1920	$1429	$1481

(See page 92 for footnotes.)

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

MAKE	SERIES	YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE			
		PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	INTERMEDIATE	7515	$1000	2578	$1224	61639	$ 828	10819	$1086	$ 890	$ 930
REGULAR TWO-DOOR MODELS		1960	$1037	630	$1235	13491	$ 840	2227	$1080	$ 904	$ 939
PONTIAC	CATALINA	18	$ 462	3	$ 809	242	$ 598	38	$1013	$ 644	$ 699
DODGE	MONACO	61	$ 914	11	$1030	249	$ 675	40	$ 604	$ 719	$ 699
CHEVROLET	IMPALA	90	$1018	29	$ 955	791	$ 705	108	$ 955	$ 766	$ 811
OLDSMOBILE	DELTA 88	173	$1096	84	$1304	2154	$ 848	369	$ 989	$ 896	$ 931
CHEVROLET	CAPRICE	160	$1001	43	$1266	1387	$ 804	199	$1104	$ 866	$ 922
PLYMOUTH	FURY	97	$1034	33	$1215	440	$ 692	71	$ 888	$ 792	$ 801
DODGE	DIPLOMAT	89	$ 999	21	$1762	403	$ 833	65	$1131	$ 926	$ 971
BUICK	LESABRE	134	$1047	51	$1366	1361	$ 873	216	$1262	$ 948	$1012
CHRYSLER	LE BARON	127	$ 957	48	$ 865	926	$ 851	189	$1180	$ 910	$ 945
PONTIAC	BONNEVILLE	96	$ 934	31	$1047	1194	$ 866	171	$1063	$ 897	$ 931
BUICK	ELECTRA	87	$ 992	20	$1674	1030	$ 933	207	$1129	$ 978	$1025
OLDSMOBILE	NINETY EIGHT	57	$1170	17	$1083	838	$ 922	190	$1115	$ 971	$1003
MERCURY	COUGAR	92	$ 951	44	$1416	454	$ 803	85	$1087	$ 899	$ 919
FORD	LTD II	674	$1100	194	$1220	1985	$ 875	272	$1084	$ 963	$ 967
REGULAR FOUR-DOOR MODELS		1743	$ 912	589	$1069	22899	$ 783	3801	$1008	$ 826	$ 866
PLYMOUTH	FURY	27	$ 679	2	$ 943	249	$ 731	42	$ 709	$ 725	$ 731
DODGE	ASPEN	101	$ 894	30	$ 883	838	$ 726	137	$ 875	$ 764	$ 788
PLYMOUTH	VOLARE	119	$1006	33	$1223	1037	$ 778	154	$ 833	$ 816	$ 837
CHEVROLET	IMPALA	239	$ 803	75	$1161	2962	$ 723	399	$ 948	$ 762	$ 809
PONTIAC	CATALINA	64	$ 944	13	$1403	765	$ 653	91	$1024	$ 719	$ 812
CHEVROLET	CAPRICE	308	$ 802	107	$1143	3778	$ 758	665	$ 893	$ 788	$ 815
BUICK	LESABRE	140	$1016	52	$ 970	2224	$ 799	302	$1136	$ 851	$ 914
OLDSMOBILE	DELTA 88	217	$ 937	77	$1122	3064	$ 812	526	$ 937	$ 842	$ 871
CHRYSLER	LE BARON	73	$1079	16	$ 913	996	$ 800	168	$1231	$ 875	$ 941
DODGE	DIPLOMAT	30	$1203	7	$1859	335	$ 848	57	$1038	$ 914	$ 982
FORD	LTD II	103	$1008	36	$ 860	1063	$ 766	166	$1034	$ 820	$ 862
PONTIAC	BONNEVILLE	129	$1051	61	$ 873	1916	$ 797	356	$1044	$ 848	$ 888
OLDSMOBILE	NINETY EIGHT	70	$ 832	36	$ 925	1621	$ 860	358	$1064	$ 895	$ 911
DODGE	MONACO	26	$ 663	4	$2572	229	$ 766	34	$1176	$ 829	$ 949

(See page 92 for footnotes.)

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
MERCURY	COUGAR	30	$ 926	13	$ 894	384	$ 821	60	$1079	$ 862	$ 900
BUICK	ELECTRA	62	$ 906	27	$1085	1357	$ 871	279	$1244	$ 936	$ 978
STATION WAGONS		608	$ 858	177	$1048	7579	$ 760	1358	$1023	$ 808	$ 850
PLYMOUTH	FURY	10	$1538	3	$ 656	121	$ 734	21	$ 591	$ 765	$ 775
PLYMOUTH	VOLARE	125	$ 734	28	$1069	1341	$ 789	212	$1040	$ 821	$ 860
DODGE	ASPEN	86	$ 772	17	$ 968	1041	$ 779	187	$1002	$ 812	$ 844
DODGE	DIPLOMAT	13	$ 730	3	$ 405	197	$ 892	38	$ 863	$ 873	$ 844
PONTIAC	CATALINA	15	$ 567	7	$1313	241	$ 777	43	$ 863	$ 791	$ 804
CHEVROLET	IMPALA	102	$ 985	35	$ 827	1135	$ 683	199	$1008	$ 751	$ 802
CHRYSLER	LE BARON	29	$ 755	5	$1559	316	$ 855	78	$1293	$ 936	$ 990
CHEVROLET	CAPRICE	112	$ 947	30	$1245	1365	$ 710	228	$1027	$ 776	$ 840
BUICK	ESTATE	38	$ 631	21	$1070	581	$ 788	111	$ 851	$ 797	$ 802
OLDSMOBILE	CUSTOM CRUISER	49	$ 935	18	$ 957	733	$ 769	151	$1122	$ 837	$ 883
PONTIAC	BONNEVILLE	17	$1320	9	$1322	348	$ 816	58	$1059	$ 879	$ 952
SPECIALTY		3204	$1051	1182	$1323	17670	$ 906	3433	$1202	$ 984	$1015
CHRYSLER	CORDOBA	367	$ 874	105	$1147	2753	$ 834	409	$1140	$ 882	$ 930
BUICK	RIVIERA	30	$ 870	17	$2161	403	$ 996	87	$1176	$1055	$1087
FORD	THUNDERBIRD	1516	$1069	603	$1322	8598	$ 898	1593	$1178	$ 976	$1006
MERCURY	COUGAR XR-7	973	$1066	330	$1392	3965	$ 896	817	$1121	$ 980	$ 994
CADILLAC	SEVILLE	20	$1739	14	$1961	762	$1184	327	$1605	$1327	$1384
DODGE	CHARGER	298	$1105	113	$1081	1189	$ 965	200	$1214	$1023	$1047

(See page 92 for footnotes.)

TABLE B2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1978 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	FULL-SIZE	1118	$ 977	381	$1210	22144	$ 861	4654	$1179	$ 922	$ 970
REGULAR TWO-DOOR MODELS		290	$ 895	82	$1297	3927	$ 785	594	$1019	$ 828	$ 880
FORD	LTD	199	$ 813	47	$1344	2429	$ 791	336	$ 980	$ 822	$ 868
CHRYSLER	NEWPORT	8	$ 533	3	$3612	170	$ 630	30	$1239	$ 755	$ 922
MERCURY	MARQUIS	66	$1154	26	$ 942	1057	$ 785	161	$ 961	$ 829	$ 874
CHRYSLER	NEW YORKER	17	$1025	6	$1315	271	$ 830	67	$1252	$ 926	$ 979
REGULAR FOUR-DOOR MODELS		355	$ 828	88	$1134	6165	$ 725	858	$1025	$ 769	$ 831
FORD	LTD	166	$ 892	38	$1204	2866	$ 733	372	$ 945	$ 768	$ 825
CHRYSLER	NEWPORT	28	$ 717	8	$1318	628	$ 756	71	$1241	$ 808	$ 901
MERCURY	MARQUIS	134	$ 763	27	$ 853	2017	$ 705	321	$1101	$ 761	$ 817
CHRYSLER	NEW YORKER	27	$ 867	15	$1368	654	$ 726	94	$ 921	$ 766	$ 821
STATION WAGONS		133	$ 980	33	$ 806	1798	$ 722	308	$ 925	$ 766	$ 803
FORD	LTD	108	$1030	27	$ 867	1496	$ 719	256	$ 936	$ 768	$ 812
MERCURY	MARQUIS	25	$ 762	6	$ 527	302	$ 737	52	$ 869	$ 753	$ 762
SPECIALTY		340	$1202	178	$1282	10254	$ 996	2894	$1284	$1066	$1103
OLDSMOBILE	TORONADO	34	$ 637	13	$1078	493	$ 787	93	$ 777	$ 783	$ 784
CADILLAC	DE VILLE 4D	63	$ 710	33	$1203	1779	$ 932	491	$1340	$1015	$1025
CADILLAC	DE VILLE 2D	80	$1369	46	$1500	2812	$1022	902	$1318	$1104	$1155
LINCOLN	CONTINENTAL 4D	51	$1413	26	$1058	1315	$ 912	285	$1208	$ 980	$1043
CADILLAC	ELDORADO	21	$1372	18	$1119	1053	$1003	246	$1195	$1045	$1094
LINCOLN	CONTINENTAL 2D	25	$1737	11	$1842	538	$ 913	128	$1186	$1006	$1110
CADILLAC	FLEETWOOD BROUGHAM	23	$1157	16	$1477	654	$1093	245	$1360	$1171	$1185
LINCOLN	MARK V	43	$1442	15	$ 934	1604	$1138	499	$1324	$1186	$1205

(See page 92 for footnotes.)

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1978 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	ALL	842549	2776225	10.0	10.2	$ 970	$ 980	$ 97	$100

(See page 93 for footnotes.)

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	SUBCOMPACT	248358	800551	10.7	10.8	$1040	$1044	$111	$113
REGULAR TWO-DOOR MODELS		181185	569830	11.2	11.3	$ 990	$1026	$111	$116
CHEVROLET	CHEVETTE	14916	36285	8.1	9.0	$ 980	$ 931	$ 79	$ 84
FORD	PINTO	14100	37966	10.0	10.0	$ 835	$ 909	$ 84	$ 91
FORD	FIESTA	4490	18576	8.7	9.7	$ 866	$ 966	$ 75	$ 94
AMERICAN	PACER		1832		9.1		$ 975		$ 89
AMERICAN	GREMLIN	1210	4516	9.4	9.7	$ 895	$ 994	$ 84	$ 96
VOLKSWAGEN	BEETLE CONVERTIBLE		2900		11.4		$ 816		$ 93
TOYOTA	CORONA*	2068	6700	8.8	10.8	$1106	$ 923	$ 97	$100
PONTIAC	SUNBIRD	6537	23083	10.9	11.1	$ 849	$ 918	$ 93	$102
HONDA	CIVIC	8130	33638	10.5	10.7	$ 880	$ 964	$ 92	$103
SUBARU	STANDARD								
MERCURY	BOBCAT	2265	6578	10.1	10.6	$ 983	$1016	$ 99	$108
CHEVROLET	MONZA	9171	32401	11.0	11.4	$1009	$ 940	$111	$107
VOLKSWAGEN	RABBIT*	18540	50071	9.8	10.2	$1029	$1096	$101	$112
DATSUN	510	1176	4843	11.4	10.5	$1101	$1012	$126	$106
HONDA	ACCORD	6863	28893	10.0	11.0	$1080	$1005	$108	$111
MAZDA	GLC*	5409	16204	10.7	11.9	$ 970	$ 967	$104	$115
FORD	MUSTANG II	24446	59418	11.8	11.2	$1000	$ 991	$118	$111
DODGE	COLT	3268	9204	11.8	12.1	$ 905	$ 961	$107	$116
SUBARU	DL	1650	4886	9.7	11.4	$ 889	$1117	$ 86	$127
VOLKSWAGEN	DASHER*	1541	6050	10.0	11.0	$1135	$1085	$114	$119
OPEL	COUPE		4099		12.9		$ 931		$120
BUICK	SKYHAWK	1614	6331	11.3	12.5	$1092	$ 997	$123	$125
TOYOTA	COROLLA*	15709	51529	12.9	11.9	$ 957	$1033	$123	$123
DATSUN	B-210*	11366	29342	12.2	12.6	$ 966	$1071	$118	$135
OLDSMOBILE	STARFIRE	1710	5213	12.6	11.7	$1237	$1089	$156	$127
PLYMOUTH	ARROW	1771	8379	15.2	14.0	$ 825	$ 990	$125	$139
DATSUN	F-10		3664		13.5		$1040		$140
TOYOTA	CELICA	10837	41068	14.2	11.6	$1105	$1155	$157	$134
FIAT	131*		3520		13.1		$1091		$143
DODGE	CHALLENGER		4627		14.5		$1110		$161
AUDI	FOX		2724		12.6		$1297		$163

(See page 93 for footnotes.)

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
SUBARU	GF		2325		12.3		$1227		$151
PLYMOUTH	SAPPORO		3503		15.3		$1098		$168
DATSUN	200 SX	2759	9282	16.4	15.4	$1034	$1181	$170	$182
VOLKSWAGEN	SCIROCCO	2904	8707	16.0	15.8	$1339	$1345	$214	$213
REGULAR FOUR-DOOR MODELS		32146	109873	8.1	9.0	$ 934	$ 926	$ 76	$ 83
CHEVROLET	CHEVETTE	15813	46232	7.6	8.6	$ 855	$ 885	$ 65	$ 76
SUBARU	DL	1491	3078	10.0	6.5	$ 965	$1039	$ 97	$ 68
DODGE	OMNI	4400	18451	7.8	9.3	$ 856	$ 919	$ 67	$ 85
PLYMOUTH	HORIZON	6645	27852	7.8	9.4	$1072	$ 901	$ 84	$ 85
DATSUN	510	1626	6095	10.8	7.7	$1061	$1093	$115	$ 84
OPEL	SEDAN		1059		11.2		$ 855		$ 96
DODGE	COLT		3366		11.1		$ 974		$108
AUDI	FOX		1996		10.8		$1256		$136
FIAT	128		1697		11.3		$1147		$130
STATION WAGONS		23885	84012	9.0	9.5	$ 932	$ 974	$ 84	$ 93
MERCURY	BOBCAT		2474		8.6		$ 775		$ 67
CHEVROLET	MONZA	1083	7451	7.2	7.6	$ 738	$ 916	$ 53	$ 70
AMERICAN	PACER		3671		7.6		$ 872		$ 66
FORD	PINTO	5295	14656	8.8	8.8	$ 782	$ 915	$ 69	$ 81
TOYOTA	CORONA	1651	5532	7.6	8.2	$ 887	$1001	$ 67	$ 82
DATSUN	510	2732	9409	7.9	8.9	$1013	$ 935	$ 80	$ 83
PONTIAC	SUNBIRD		2394		7.3		$1179		$ 86
HONDA	CIVIC	1628	6901	7.0	10.0	$ 697	$ 956	$ 49	$ 96
VOLKSWAGEN	DASHER		2435		9.7		$ 969		$ 94
DODGE	COLT		2016		10.8		$ 981		$106
TOYOTA	COROLLA	3363	10259	9.2	10.0	$1074	$1056	$ 99	$106
DATSUN	F-10		3021		10.9		$ 972		$106
SUBARU	DL	4839	12616	11.5	12.0	$ 981	$1021	$113	$123

(See page 93 for footnotes.)

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1978 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
SPORTS		11142	36835	13.3	13.2	$1823	$1544	$242	$204
MG	MGB		2828		11.5		$1263		$145
FIAT	X 1/9		2199		14.3		$1091		$156
FIAT	124 SPIDER		2878		15.5		$1166		$181
MG	MG MIDGET		1306		12.7		$1373		$174
DATSUN	280Z	3950	12640	13.4	13.8	$1582	$1384	$212	$191
CHEVROLET	CORVETTE	3656	10752	9.7	10.1	$2366	$1858	$230	$188
PORSCHE	911 COUPE		1247		11.5		$2284		$263
PORSCHE	924 COUPE		2779		21.8		$1828		$399

(See page 93 for footnotes.)

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	COMPACT	301762	1031830	10.0	10.2	$ 943	$ 962	$ 94	$ 98
REGULAR TWO-DOOR MODELS		129001	446983	9.5	9.9	$ 908	$ 951	$ 86	$ 94
BUICK	SKYLARK	4756	16676	7.9	7.8	$ 729	$ 847	$ 58	$ 66
CHEVROLET	NOVA	10994	35258	7.6	8.4	$ 773	$ 831	$ 59	$ 70
PLYMOUTH	VOLARE	3388	13864	8.4	8.8	$ 719	$ 918	$ 60	$ 81
PONTIAC	PHOENIX	2443	8380	8.7	8.7	$ 909	$ 861	$ 79	$ 75
DODGE	ASPEN	2652	10999	9.3	9.1	$ 622	$ 899	$ 58	$ 82
CHEVROLET	MALIBU	9409	32128	8.7	9.2	$ 852	$ 912	$ 74	$ 84
OLDSMOBILE	OMEGA	1656	6155	8.6	9.8	$ 891	$ 893	$ 77	$ 88
MERCURY	MONARCH	2441	9169	9.1	9.8	$ 778	$ 925	$ 71	$ 91
FORD	GRANADA	8878	28995	8.6	10.0	$ 893	$ 923	$ 77	$ 92
AMERICAN	CONCORD	5020	15445	8.8	9.6	$ 996	$ 969	$ 88	$ 93
PONTIAC	LEMANS	2213	10074	8.3	10.5	$ 937	$ 917	$ 78	$ 96
FORD	FAIRMONT	13820	50819	9.0	9.9	$1007	$1010	$ 91	$100
BUICK	CENTURY/REGAL	19269	71242	10.4	10.7	$ 957	$ 966	$100	$103
MERCURY	ZEPHYR	4196	16651	10.1	9.5	$1051	$1061	$106	$101
OLDSMOBILE	CUTLASS	37362	119255	10.6	10.5	$ 930	$ 978	$ 99	$103
PONTIAC	GRAND AM		1873		13.3		$1148		$153
REGULAR FOUR-DOOR MODELS		58479	218969	8.2	8.7	$ 882	$ 901	$ 72	$ 78
BUICK	SKYLARK	4152	15024	7.0	6.9	$ 760	$ 791	$ 53	$ 55
OLDSMOBILE	OMEGA	1905	7168	5.9	7.6	$ 673	$ 789	$ 40	$ 60
PONTIAC	PHOENIX	2406	9246	7.3	7.8	$ 768	$ 776	$ 56	$ 61
CHEVROLET	NOVA	8857	31554	8.1	8.0	$ 649	$ 794	$ 53	$ 64
PONTIAC	LEMANS	2310	9671	7.9	8.9	$ 729	$ 830	$ 58	$ 74
CHEVROLET	MALIBU	7922	31324	8.6	8.8	$ 932	$ 869	$ 80	$ 76
BUICK	CENTURY	1642	6009	7.5	9.3	$1015	$ 833	$ 76	$ 77
AMERICAN	CONCORD	2318	7824	7.7	8.8	$ 766	$ 944	$ 59	$ 83
FORD	GRANADA	8017	30984	8.6	8.7	$ 941	$ 937	$ 81	$ 82
FORD	FAIRMONT	8533	28896	8.1	8.9	$1059	$ 944	$ 86	$ 84
OLDSMOBILE	CUTLASS	2943	10558	7.9	9.6	$ 927	$ 901	$ 73	$ 86
MERCURY	MONARCH	2502	10779	8.7	9.3	$1035	$ 935	$ 90	$ 87

(See page 93 for footnotes.)

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1978 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
TOYOTA	CRESSIDA		2374		9.9		$ 935		$ 93
MERCURY	ZEPHYR	2682	9559	9.0	8.9	$1009	$1047	$ 91	$ 93
AUDI	5000	1629	5107	11.9	13.4	$1003	$1172	$119	$157
DATSUN	810		2237		14.2		$1174		$167
STATION WAGONS		29399	100333	7.5	8.0	$ 876	$ 941	$ 66	$ 75
MERCURY	ZEPHYR	2294	7030	7.4	7.0	$ 776	$ 941	$ 57	$ 66
AMERICAN	CONCORD	2020	6502	7.8	7.3	$1071	$ 861	$ 84	$ 63
PONTIAC	LEMANS	1879	6795	7.8	8.3	$ 856	$ 835	$ 67	$ 69
FORD	FAIRMONT	9850	31643	7.6	7.9	$ 861	$ 930	$ 65	$ 73
CHEVROLET	MALIBU	6646	23490	7.0	8.1	$ 891	$ 933	$ 62	$ 76
OLDSMOBILE	CUTLASS	3568	11952	7.3	8.2	$ 937	$ 938	$ 68	$ 77
BUICK	CENTURY	2364	9183	7.6	8.5	$ 845	$ 928	$ 64	$ 79
TOYOTA	CRESSIDA		1276		8.7		$1261		$110
DATSUN	810		2463		9.4		$1450		$136
SPECIALTY		84882	265544	12.4	12.4	$1023	$1021	$127	$127
LINCOLN	VERSAILLES		1712		9.0		$ 947		$ 85
PONTIAC	GRAND PRIX	18180	61556	10.7	11.0	$1049	$1032	$112	$114
CHEVROLET	MONTE CARLO	23906	88303	10.9	11.5	$1015	$ 992	$111	$114
CHEVROLET	CAMARO	24795	65675	13.6	13.8	$ 922	$ 950	$125	$131
PONTIAC	FIREBIRD	16374	44386	15.4	14.9	$1089	$1125	$168	$168
DATSUN	280Z 2+2	1072	3369	15.3	14.8	$1566	$1453	$240	$215

(See page 93 for footnotes.)

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	INTERMEDIATE	219287	724846	8.9	9.2	$ 923	$ 931	$ 82	$ 86
REGULAR TWO-DOOR MODELS		48851	156984	8.9	9.3	$ 929	$ 942	$ 83	$ 88
PONTIAC	CATALINA		2713		8.8		$ 694		$ 61
DODGE	MONACO		3255		9.4		$ 692		$ 65
CHEVROLET	IMPALA	3057	9795	8.7	8.1	$ 752	$ 831	$ 65	$ 67
OLDSMOBILE	DELTA 88	8470	25470	7.7	8.9	$ 907	$ 939	$ 70	$ 84
CHEVROLET	CAPRICE	5027	16173	8.0	9.0	$ 951	$ 916	$ 76	$ 82
PLYMOUTH	FURY	1251	5112	11.2	9.9	$ 799	$ 802	$ 89	$ 79
DODGE	DIPLOMAT	1441	5802	9.1	8.1	$ 949	$ 973	$ 86	$ 79
BUICK	LESABRE	5325	17450	7.7	8.3	$ 993	$1015	$ 76	$ 84
CHRYSLER	LE BARON	3192	11921	8.8	8.9	$1029	$ 924	$ 91	$ 82
PONTIAC	BONNEVILLE	3987	12120	9.0	9.6	$ 932	$ 934	$ 84	$ 90
BUICK	ELECTRA	3853	11106	8.9	9.7	$ 946	$1057	$ 84	$103
OLDSMOBILE	NINETY EIGHT	3180	8599	10.1	9.9	$1092	$ 962	$110	$ 95
MERCURY	COUGAR	1328	5019	10.6	10.8	$ 907	$ 929	$ 96	$100
FORD	LTD II	7233	22033	9.9	10.5	$ 931	$ 979	$ 92	$103
REGULAR FOUR-DOOR MODELS		84999	290242	7.8	8.2	$ 851	$ 871	$ 66	$ 71
PLYMOUTH	FURY		3602		7.7		$ 750		$ 58
DODGE	ASPEN	2765	12555	8.0	7.7	$ 689	$ 809	$ 55	$ 62
PLYMOUTH	VOLARE	3552	14817	7.5	7.6	$ 855	$ 832	$ 64	$ 63
CHEVROLET	IMPALA	10266	36469	7.6	8.2	$ 845	$ 800	$ 64	$ 66
PONTIAC	CATALINA	2552	9114	8.4	8.3	$ 743	$ 826	$ 62	$ 69
CHEVROLET	CAPRICE	13214	47335	8.2	8.5	$ 743	$ 835	$ 61	$ 71
BUICK	LESABRE	8862	28866	7.0	7.5	$ 938	$ 906	$ 66	$ 68
OLDSMOBILE	DELTA 88	12905	38794	7.7	7.9	$ 826	$ 886	$ 64	$ 70
CHRYSLER	LE BARON	3583	13815	7.4	7.5	$1019	$ 934	$ 75	$ 70
DODGE	DIPLOMAT		5227		7.5		$ 991		$ 74
FORD	LTD II	3482	13221	9.0	8.5	$ 869	$ 858	$ 78	$ 73
PONTIAC	BONNEVILLE	7391	22474	8.3	8.8	$ 888	$ 890	$ 74	$ 78
OLDSMOBILE	NINETY EIGHT	6732	18860	7.5	8.7	$ 882	$ 924	$ 66	$ 80
DODGE	MONACO		3020		8.7		$ 949		$ 83

(See page 93 for footnotes.)

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1978 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
MERCURY	COUGAR	1211	4737	8.9	8.5	$ 938	$ 889	$ 83	$ 76
BUICK	ELECTRA	5390	16555	8.0	8.2	$ 973	$ 980	$ 78	$ 80
STATION WAGONS		26862	95179	7.8	8.5	$ 821	$ 859	$ 64	$ 73
PLYMOUTH	FURY		1594		7.9		$ 794		$ 63
PLYMOUTH	VOLARE	5665	18925	6.7	7.4	$ 730	$ 891	$ 49	$ 66
DODGE	ASPEN	4093	14806	6.8	7.5	$ 833	$ 846	$ 57	$ 63
DODGE	DIPLOMAT		2790		7.2		$ 924		$ 67
PONTIAC	CATALINA		3162		7.8		$ 842		$ 66
CHEVROLET	IMPALA	3665	14563	7.4	8.8	$ 905	$ 781	$ 67	$ 69
CHRYSLER	LE BARON		5190		7.5		$1020		$ 77
CHEVROLET	CAPRICE	3969	14836	8.7	10.1	$ 677	$ 875	$ 59	$ 88
BUICK	ESTATE	1749	5994	9.7	10.5	$ 878	$ 795	$ 85	$ 83
OLDSMOBILE	CUSTOM CRUISER	2488	7945	9.9	9.6	$ 928	$ 869	$ 92	$ 83
PONTIAC	BONNEVILLE	1097	3432	10.7	9.5	$1165	$ 887	$125	$ 84
SPECIALTY		58575	182440	10.7	11.0	$1014	$1016	$108	$112
CHRYSLER	CORDOBA	8398	27987	9.9	10.4	$ 896	$ 939	$ 89	$ 98
BUICK	RIVIERA	1423	4631	10.6	9.1	$ 946	$1133	$100	$103
FORD	THUNDERBIRD	29444	86838	10.7	11.0	$1011	$1004	$108	$110
MERCURY	COUGAR XR-7	13161	41473	11.3	11.3	$ 974	$ 999	$110	$113
CADILLAC	SEVILLE	3141	10148	7.9	9.5	$1556	$1349	$123	$128
DODGE	CHARGER	3009	11362	12.7	12.6	$1120	$1026	$142	$129

(See page 93 for footnotes.)

TABLE B3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1978 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)		CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS		AVERAGE LOSS PAYMENT PER CLAIM		AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR	
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR	1ST YEAR	2ND YEAR
ALL	FULL-SIZE	73143	218998	10.2	10.2	$ 972	$ 969	$ 99	$ 99
REGULAR TWO-DOOR MODELS		11908	37319	10.2	10.6	$ 934	$ 866	$ 95	$ 92
FORD	LTD	7725	24049	9.5	10.1	$ 939	$ 849	$ 89	$ 86
CHRYSLER	NEWPORT		1646		10.3		$ 884		$ 91
MERCURY	MARQUIS	3141	9353	11.0	11.3	$ 873	$ 879	$ 96	$ 99
CHRYSLER	NEW YORKER		2271		13.8		$ 962		$133
REGULAR FOUR-DOOR MODELS		20873	63716	8.8	9.2	$ 790	$ 842	$ 70	$ 77
FORD	LTD	10072	30979	8.4	8.6	$ 799	$ 833	$ 67	$ 72
CHRYSLER	NEWPORT	2022	6540	8.1	8.8	$ 780	$ 910	$ 63	$ 80
MERCURY	MARQUIS	6878	19939	9.3	9.8	$ 790	$ 827	$ 73	$ 81
CHRYSLER	NEW YORKER	1901	6258	9.6	10.4	$ 687	$ 849	$ 66	$ 88
STATION WAGONS		5061	17475	10.5	10.6	$ 765	$ 813	$ 80	$ 86
FORD	LTD	4152	14741	9.8	10.6	$ 774	$ 824	$ 76	$ 87
MERCURY	MARQUIS		2734		10.7		$ 751		$ 80
SPECIALTY		35301	100489	10.8	10.6	$1086	$1110	$117	$118
OLDSMOBILE	TORONADO	1806	4939	10.2	10.4	$ 905	$ 750	$ 92	$ 78
CADILLAC	DE VILLE 4D	6570	19239	9.8	9.7	$ 950	$1053	$ 93	$102
CADILLAC	DE VILLE 2D	10837	30141	10.0	9.9	$1235	$1127	$124	$112
LINCOLN	CONTINENTAL 4D	3983	12032	11.3	11.0	$ 958	$1066	$108	$117
CADILLAC	ELDORADO	3269	8978	11.2	11.4	$1075	$1097	$120	$125
LINCOLN	CONTINENTAL 2D	1498	4591	13.6	12.0	$ 865	$1210	$118	$145
CADILLAC	FLEETWOOD BROUGHAM	2323	6313	10.1	12.3	$1131	$1176	$114	$145
LINCOLN	MARK V	4998	14211	12.7	11.2	$1176	$1234	$149	$138

(See page 93 for footnotes.)

FOOTNOTES FOR TABLE B1:

<1> ALL "EXPOSURE" COLUMNS IN INSURED VEHICLE YEARS. ALL "CLAIMS" COLUMNS INCLUDE BOTH PAID & UNPAID CLAIMS.
ALL "FREQ" COLUMNS IN CLAIMS PER 100 INSURED VEHICLE YEARS.
CLAIM FREQUENCY "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
CLAIM FREQUENCY " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

FOOTNOTES FOR TABLE B2:

<1> AVG. LOSS PAYMENT "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
AVG. LOSS PAYMENT " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

FOOTNOTES FOR TABLE B3:

<1> RESULTS ARE STANDARDIZED TO THE EXPOSURE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

Appendix C

Detailed Results for 1977 Models

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	ALL	94313	18028	19.1	543253	82545	15.2	1021437	108236	10.6	3527897	310406	8.8	10.0	10.9

(See page 127 for footnotes.)

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	SUBCOMPACT	33828	6895	20.4	208328	33911	16.3	174485	20088	11.5	775100	74984	9.7	11.4	11.9
REGULAR TWO-DOOR MODELS		30341	6199	20.4	186840	30451	16.3	134717	15667	11.6	605287	59011	9.7	11.6	11.9
CHEVROLET	CHEVETTE	2235	403	18.0	13268	1689	12.7	10490	872	8.3	44376	3205	7.2	8.8	8.9
CHEVROLET	VEGA	898	168	18.7	5081	752	14.8	3446	338	9.8	14092	1142	8.1	10.2	10.2
AMERICAN	PACER	176	32	18.2	1021	139	13.6	1648	181	11.0	6393	513	8.0	9.4	10.4
MERCURY	BOBCAT	370	60	16.2	1755	259	14.8	1298	124	9.6	4820	383	7.9	10.0	9.9
AMERICAN	GREMLIN	743	119	16.0	4262	596	14.0	3089	285	9.2	13660	1115	8.2	9.7	9.8
FORD	PINTO	2066	390	18.9	11782	1821	15.5	7360	746	10.1	32955	2873	8.7	10.8	10.7
PONTIAC	ASTRE	478	81	16.9	2479	353	14.2	1587	178	11.2	6481	593	9.2	10.9	11.0
PONTIAC	SUNBIRD	1147	208	18.1	7430	1094	14.7	3781	415	11.0	17560	1587	9.0	11.0	11.0
MAZDA	GLC*	224	48	21.4	1295	205	15.8	1244	153	12.3	4746	486	10.2	11.9	12.3
TOYOTA	CORONA*	138	20	14.5	913	136	14.9	2360	249	10.6	9135	820	9.0	9.8	10.7
DODGE	COLT	565	119	21.0	3223	469	14.6	1943	229	11.8	8856	801	9.0	11.1	11.4
HONDA	CIVIC	1615	334	20.7	10477	1634	15.6	7548	788	10.4	37741	3386	9.0	10.7	11.1
VOLKSWAGEN	BEETLE	305	73	23.9	1749	340	19.4	1629	187	11.5	6725	675	10.0	12.2	12.6
OPEL	COUPE	38	11	28.7	354	57	16.1	167	18	10.8	791	69	8.7	11.5	11.5
HONDA	ACCORD	442	89	20.1	3180	491	15.4	5449	680	12.5	26959	2558	9.5	10.6	12.0
FORD	MUSTANG II	3178	558	17.6	18843	2978	15.8	9393	1039	11.1	40362	3923	9.7	11.8	11.5
BUICK	SKYHAWK	356	84	23.6	2530	384	15.2	1588	190	12.0	7509	719	9.6	11.5	12.0
DATSUN	710*	101	19	18.8	445	82	18.4	1307	127	9.7	4715	403	8.5	9.6	10.9
VOLKSWAGEN	RABBIT*	1295	268	20.7	9147	1495	16.3	12155	1401	11.5	56627	5255	9.3	10.6	11.7
DATSUN	F-10	377	81	21.5	2387	415	17.4	1529	168	11.0	6744	667	9.9	12.1	12.0
AUDI	FOX	66	11	16.8	499	74	14.8	527	57	10.8	3019	300	9.9	10.8	11.3
CHEVROLET	MONZA	1668	346	20.7	10730	1666	15.5	4557	572	12.6	21329	2175	10.2	12.4	12.4
OLDSMOBILE	STARFIRE	387	76	19.6	2424	403	16.6	1305	159	12.2	6128	607	9.9	12.2	12.2
VOLKSWAGEN	DASHER*	62	17	27.4	418	67	16.0	1154	144	12.5	5307	491	9.3	10.4	12.3
DATSUN	B-210*	3921	855	21.8	22610	3899	17.2	16948	2094	12.4	71499	7387	10.3	12.4	12.6
PLYMOUTH	ARROW	614	131	21.3	4537	785	17.3	2035	265	13.0	9398	1081	11.5	13.6	13.4
TOYOTA	COROLLA*	2503	547	21.9	15829	2864	18.1	12255	1559	12.7	55870	5884	10.5	12.6	13.0
SUBARU	DL	176	40	22.7	1237	198	16.0	961	107	11.1	4303	429	10.0	11.6	11.9
FIAT	131*	31	4	13.1	161	25	15.5	135	16	11.8	917	107	11.7	12.2	12.4
MERCURY	CAPRI	128	34	26.6	1032	173	16.8	333	45	13.5	2243	254	11.3	13.5	13.7
SUBARU	GF	64	11	17.1	456	79	17.3	328	41	12.5	1586	150	9.5	11.5	12.1

(See page 127 for footnotes.)

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
SUBARU	STANDARD	47	11	23.5	393	62	15.8	252	27	10.7	1324	127	9.6	11.3	11.6
TOYOTA	CELICA	3108	745	24.0	19521	3671	18.8	11033	1619	14.7	52276	6417	12.3	14.5	14.7
DATSUN	200 SX	539	136	25.2	3403	694	20.4	2222	362	16.3	10768	1441	13.4	15.6	16.1
VOLKSWAGEN	SCIROCCO	164	45	27.4	1350	293	21.7	1309	191	14.6	6708	844	12.6	14.4	15.4
REGULAR FOUR-DOOR MODELS		292	65	22.3	1899	324	17.1	2343	270	11.5	9553	897	9.4	11.0	11.9
OPEL	DELUXE SEDAN	52	7	13.4	353	62	17.6	306	41	13.4	1225	113	9.2	11.5	12.1
DODGE	COLT	125	34	27.2	697	117	16.8	913	95	10.4	3380	337	10.0	11.4	12.0
SUBARU	DL	47	9	19.2	265	34	12.8	423	42	9.9	1532	131	8.6	9.5	10.2
AUDI	FOX	24	4	16.7	243	39	16.0	548	76	13.9	2476	218	8.8	10.2	12.1
FIAT	128	44	11	25.0	336	69	20.5	136	14	10.3	892	95	10.6	13.4	12.7
STATION WAGONS		2014	348	17.3	11851	1695	14.3	28824	2871	10.0	111255	8930	8.0	9.0	10.1
AMERICAN	PACER	202	26	12.9	1254	148	11.8	3628	310	8.5	13996	935	6.7	7.4	8.4
CHEVROLET	VEGA KAMMBACK	248	34	13.7	1260	165	13.1	2577	211	8.2	9731	716	7.4	8.1	8.8
DODGE	COLT	34	8	23.2	228	23	10.1	796	54	6.8	2917	237	8.1	8.1	8.7
PONTIAC	ASTRE	66	8	12.0	413	43	10.4	983	80	8.1	3614	252	7.0	7.5	8.1
HONDA	CIVIC	142	25	17.6	942	124	13.2	1879	193	10.3	8249	626	7.6	8.6	9.9
DATSUN	F-10	115	14	12.1	696	93	13.4	1307	125	9.6	4864	391	8.0	8.9	9.6
FORD	PINTO	600	111	18.5	3533	570	16.1	6746	668	9.9	26005	2132	8.2	9.4	10.5
MERCURY	BOBCAT	90	18	20.0	439	61	13.9	1089	129	11.9	4293	349	8.1	9.4	10.9
TOYOTA	CORONA	92	21	22.7	536	72	13.4	2491	278	11.2	9260	728	7.9	8.9	10.6
TOYOTA	COROLLA	243	45	18.5	1464	203	13.9	3999	406	10.2	15384	1303	8.5	9.3	10.4
VOLKSWAGEN	DASHER	22	7	31.4	176	28	15.9	778	98	12.6	3362	324	9.6	10.5	12.7
SUBARU	DL	134	29	21.7	771	149	19.3	2083	259	12.4	7953	791	9.9	11.2	12.8
SPORTS		1181	283	24.0	7738	1441	18.6	8601	1280	14.9	49006	6146	12.5	13.8	14.8
MG	MGB	221	57	25.8	1482	264	17.8	1131	126	11.1	6059	643	10.6	12.3	12.6
MG	MG MIDGET	110	22	20.1	615	118	19.2	264	36	13.6	1299	140	10.8	13.8	13.5
FIAT	124 SPIDER	53	17	32.3	459	83	18.1	464	66	14.2	2754	396	14.4	15.1	15.8
FIAT	X 1/9	115	32	27.7	706	135	19.1	363	59	16.3	1929	244	12.7	15.1	15.7
DATSUN	280Z	467	111	23.8	2881	543	18.8	2887	475	16.5	16643	2101	12.6	14.1	15.5
CHEVROLET	CORVETTE	191	36	18.8	1344	229	17.0	2623	344	13.1	14138	1632	11.5	12.2	13.2
PORSCHE	924	18	6	34.2	216	61	28.2	657	148	22.5	4365	782	17.9	19.0	21.9
PORSCHE	911	7	2	29.0	35	8	23.2	214	26	12.2	1819	208	11.4	11.8	14.3

(See page 127 for footnotes.)

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	COMPACT	21637	4204	19.4	125703	19035	15.1	163864	16443	10.0	581292	48732	8.4	9.9	10.5
REGULAR TWO-DOOR MODELS		8589	1363	15.9	50523	6739	13.3	70375	6598	9.4	261750	20956	8.0	9.1	9.7
BUICK	SKYLARK	564	71	12.6	3041	354	11.6	6422	533	8.3	22223	1490	6.7	7.6	8.3
PONTIAC	VENTURA	347	53	15.3	2166	227	10.5	2655	194	7.3	10270	735	7.2	7.8	8.1
OLDSMOBILE	OMEGA	394	50	12.7	2392	335	14.0	2787	263	9.4	10894	870	8.0	9.2	9.6
CHEVROLET	NOVA	2271	325	14.3	13271	1668	12.6	15647	1463	9.3	60255	4428	7.3	8.6	9.1
PONTIAC	PHOENIX	113	19	16.8	633	91	14.4	1066	100	9.4	3694	292	7.9	9.1	9.8
FORD	MAVERICK	549	86	15.7	2748	368	13.4	4222	364	8.6	13192	1059	8.0	9.1	9.4
MERCURY	COMET	107	19	17.8	575	87	15.1	737	81	11.0	2340	181	7.7	9.8	10.5
PLYMOUTH	VOLARE	1006	182	18.1	6493	904	13.9	6563	609	9.3	24935	1995	8.0	9.5	9.8
DODGE	ASPEN	794	148	18.6	4923	668	13.6	5589	531	9.5	20948	1819	8.7	9.8	10.2
FORD	GRANADA	1808	286	15.8	10394	1467	14.1	18832	1866	9.9	70904	6088	8.6	9.5	10.2
MERCURY	MONARCH	413	94	22.7	2481	381	15.4	4671	472	10.1	17211	1540	8.9	10.0	11.0
AMERICAN	HORNET	220	30	13.6	1396	188	13.5	1126	116	10.3	4654	440	9.5	10.5	10.6
REGULAR FOUR-DOOR MODELS		3669	622	17.0	21415	2719	12.7	70043	6255	8.9	215129	15915	7.4	8.2	9.2
BUICK	SKYLARK	247	48	19.4	1427	147	10.3	6163	459	7.4	17794	1136	6.4	7.0	8.0
PONTIAC	VENTURA	167	30	17.9	973	89	9.1	3107	227	7.3	9290	595	6.4	7.0	7.7
PONTIAC	PHOENIX	77	12	15.5	498	53	10.7	1549	131	8.5	4905	342	7.0	7.7	8.5
CHEVROLET	NOVA	963	157	16.3	6192	734	11.9	17356	1491	8.6	55139	3794	6.9	7.8	8.7
OLDSMOBILE	OMEGA	170	22	12.9	1007	123	12.2	3052	297	9.7	10570	789	7.5	8.3	9.2
AMERICAN	HORNET	69	12	17.5	440	58	13.2	1530	127	8.3	4368	274	6.3	7.4	8.6
FORD	MAVERICK	432	80	18.5	2036	270	13.3	7016	619	8.8	17079	1268	7.4	8.4	9.3
MERCURY	COMET	85	14	16.5	360	62	17.2	1256	110	8.8	3197	233	7.3	8.6	9.8
MERCURY	MONARCH	306	52	17.0	1820	242	13.3	6399	605	9.5	20235	1596	7.9	8.7	9.7
FORD	GRANADA	1072	181	16.9	6097	844	13.8	21056	1987	9.4	65721	5161	7.9	8.7	9.8
DATSUN	810	69	14	20.2	461	85	18.4	1209	154	12.7	5336	569	10.7	11.6	13.0

(See page 127 for footnotes.)

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
STATION WAGONS		149	22	14.8	1057	141	13.3	4025	378	9.4	15083	1165	7.7	8.4	9.5
AMERICAN	HORNET SPORTABOUT	123	17	13.8	841	105	12.5	3021	248	8.2	10936	742	6.8	7.5	8.5
DATSUN	810	26	5	19.6	216	36	16.7	1003	130	13.0	4147	423	10.2	11.0	12.6
SPECIALTY		9229	2197	23.8	52707	9436	17.9	19420	3212	16.5	89329	10696	12.0	15.0	15.0
LINCOLN	VERSAILLES	20	1	5.0	83	4	4.8	703	66	9.4	2991	290	9.7	9.5	8.6
CHEVROLET	CAMARO	5562	1282	23.0	33411	5805	17.4	10261	1710	16.7	48420	5655	11.7	14.8	14.9
PONTIAC	FIREBIRD	3585	899	25.1	18905	3570	18.9	7609	1309	17.2	33341	4193	12.6	15.7	15.8
DATSUN	280Z 2+2	61	15	24.4	308	57	18.5	847	127	15.0	4577	558	12.2	13.1	14.7

(See page 127 for footnotes.)

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	INTERMEDIATE	35468	6355	17.9	191363	27143	14.2	553319	56936	10.3	1797321	150569	8.4	9.4	10.4
REGULAR TWO-DOOR MODELS		14243	2526	17.7	75390	10697	14.2	160851	16676	10.4	544435	46105	8.5	9.6	10.5
CHEVROLET	IMPALA	281	44	15.6	1631	171	10.5	6881	683	9.9	21215	1733	8.2	8.8	9.5
CHEVROLET	CHEVELLE	2079	389	18.7	9985	1370	13.7	15202	1606	10.6	49401	4134	8.4	9.8	10.5
AMERICAN	MATADOR	30	4	13.3	241	14	5.8	633	72	11.4	1972	183	9.3	9.5	9.7
BUICK	LESABRE	269	44	16.3	1308	149	11.4	7761	747	9.6	23704	1812	7.6	8.3	9.3
CHEVROLET	CAPRICE CLASSIC	379	64	16.9	2210	291	13.2	8902	925	10.4	28249	2290	8.1	9.0	10.1
BUICK	CENTURY	2264	384	17.0	12413	1620	13.1	25875	2590	10.0	88622	7238	8.2	9.2	10.0
PONTIAC	CATALINA	81	13	16.1	360	50	13.9	1868	222	11.9	5355	458	8.6	9.7	10.9
OLDSMOBILE	DELTA 88	264	44	16.7	1663	202	12.1	7930	761	9.6	26159	2057	7.9	8.5	9.6
DODGE	MONACO	209	36	17.3	1167	171	14.7	2303	247	10.7	7968	659	8.3	9.6	10.5
PLYMOUTH	FURY	348	60	17.3	1978	312	15.8	3563	393	11.0	12181	1061	8.7	10.1	11.0
CHRYSLER	LE BARON	107	21	19.6	605	107	17.7	1962	180	9.2	6948	533	7.7	8.7	10.3
PONTIAC	LEMANS	464	84	18.1	2460	396	16.1	3662	399	10.9	12374	1185	9.6	10.9	11.5
FORD	LTD II	807	136	16.9	4045	612	15.1	8195	835	10.2	27010	2376	8.8	9.9	10.6
BUICK	ELECTRA 225	139	17	12.2	876	122	13.9	5815	530	9.1	19430	1756	9.0	9.2	9.9
DODGE	DIPLOMAT	119	15	12.6	820	116	14.1	1876	182	9.7	6982	543	7.8	8.7	9.6
PONTIAC	BONNEVILLE	125	28	22.4	669	85	12.7	3310	342	10.3	11359	1037	9.1	9.6	10.7
OLDSMOBILE	CUTLASS	5978	1085	18.2	31196	4642	14.9	49591	5389	10.9	175179	15259	8.7	10.1	10.9
OLDSMOBILE	NINETY EIGHT	93	10	10.7	663	92	13.9	3784	379	10.0	13749	1204	8.8	9.2	10.1
MERCURY	COUGAR	207	48	23.2	1101	175	15.9	1738	194	11.2	6578	587	8.9	10.4	11.5
REGULAR FOUR-DOOR MODELS		6370	987	15.5	35873	4255	11.9	190719	17893	9.4	524849	39201	7.5	8.2	9.2
PLYMOUTH	FURY	151	17	11.3	734	85	11.6	3897	344	8.8	9383	657	7.0	7.8	8.5
DODGE	ASPEN	355	50	14.1	2338	253	10.8	9829	810	8.2	29605	2006	6.8	7.4	8.3
PLYMOUTH	VOLARE	446	52	11.7	2948	339	11.5	10886	859	7.9	33341	2194	6.6	7.2	8.0
AMERICAN	MATADOR	54	10	18.7	221	17	7.7	1488	120	8.1	3581	237	6.6	7.2	7.9
CHEVROLET	CHEVELLE	535	83	15.5	2986	358	12.0	11880	1198	10.1	31927	2494	7.8	8.7	9.6
PONTIAC	CATALINA	188	38	20.2	997	100	10.0	6069	597	9.8	15305	1173	7.7	8.5	9.4
CHEVROLET	IMPALA	819	135	16.5	4118	489	11.9	22909	2196	9.6	56739	4108	7.2	8.2	9.2
BUICK	CENTURY	229	34	14.9	1117	152	13.6	7193	626	8.7	18327	1326	7.2	8.0	9.1
DODGE	MONACO	113	25	22.2	558	72	12.9	3487	328	9.4	8140	572	7.0	8.1	9.5

(See page 127 for footnotes.)

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TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
OLDSMOBILE	CUTLASS	332	48	14.5	1948	218	11.2	10139	941	9.3	28042	2126	7.6	8.2	9.1
OLDSMOBILE	DELTA 88	543	75	13.8	2926	332	11.3	17256	1504	8.7	46088	3159	6.9	7.6	8.5
CHEVROLET	CAPRICE CLASSIC	769	109	14.2	4578	572	12.5	23794	2364	9.9	70240	5732	8.2	8.8	9.7
BUICK	LESABRE	371	40	10.8	2257	275	12.2	15733	1467	9.3	39829	2773	7.0	7.8	8.8
PONTIAC	LEMANS	90	16	17.8	563	74	13.1	2274	226	9.9	6181	448	7.2	8.4	9.6
MERCURY	COUGAR	124	25	20.2	602	78	13.0	2722	241	8.9	7409	581	7.8	8.5	9.6
DODGE	DIPLOMAT	44	11	25.0	256	22	8.6	1298	125	9.6	4009	293	7.3	8.0	9.2
PONTIAC	BONNEVILLE	311	50	16.1	1719	241	14.0	10084	1021	10.1	29413	2363	8.0	8.8	10.0
BUICK	ELECTRA 225	247	33	13.3	1456	154	10.6	10463	1012	9.7	30104	2286	7.6	8.2	9.1
CHRYSLER	LE BARON	77	15	19.5	414	52	12.6	2356	209	8.9	7639	540	7.1	7.8	9.2
FORD	LTD II	319	72	22.6	1599	206	12.9	7774	806	10.4	20017	1578	7.9	9.0	10.3
OLDSMOBILE	NINETY EIGHT	253	49	19.3	1538	166	10.8	9188	899	9.8	29532	2555	8.7	9.1	9.9
STATION WAGONS		2421	397	16.4	15377	1797	11.7	64713	6301	9.7	252665	18854	7.5	8.2	9.3
DODGE	MONACO	27	4	14.7	253	16	6.3	1036	92	8.9	4098	305	7.4	7.7	8.1
DODGE	ASPEN	519	63	12.1	2981	300	10.1	11915	1009	8.5	46269	3079	6.7	7.2	8.1
BUICK	CENTURY	66	13	19.7	349	37	10.6	1838	169	9.2	6744	496	7.4	7.9	9.1
CHEVROLET	CHEVELLE	211	24	11.4	1310	154	11.8	5849	548	9.4	23390	1583	6.8	7.5	8.7
PLYMOUTH	VOLARE	521	79	15.2	3766	401	10.6	14130	1188	8.4	57057	3757	6.6	7.2	8.3
PLYMOUTH	FURY	38	2	5.2	309	34	11.0	1238	123	9.9	4496	308	6.9	7.7	8.5
PONTIAC	LEMANS SAFARI	50	6	12.0	227	20	8.8	1361	117	8.6	5176	382	7.4	7.7	8.3
CHEVROLET	IMPALA	223	38	17.0	1494	193	12.9	5599	621	11.1	21670	1757	8.1	9.0	10.3
AMERICAN	MATADOR	43	5	11.7	235	27	11.5	1115	101	9.1	3543	215	6.1	7.1	8.2
OLDSMOBILE	CUTLASS	98	16	16.2	683	95	13.9	3424	322	9.4	14862	1101	7.4	8.0	9.5
PONTIAC	CATALINA SAFARI	90	21	23.3	660	94	14.2	2886	338	11.7	10869	980	9.0	9.9	11.4
CHEVROLET	CAPRICE ESTATE	211	51	24.2	1148	149	13.0	5530	631	11.4	20940	1888	9.0	9.8	11.2
MERCURY	COUGAR MX	34	11	31.9	208	34	16.3	936	103	11.0	3452	270	7.8	9.0	11.4
FORD	LTD II	110	26	23.7	697	102	14.6	3118	353	11.3	12531	1117	8.9	9.7	11.3
BUICK	ESTATE	67	14	21.0	429	50	11.6	2099	261	12.4	7235	669	9.2	10.1	11.3
OLDSMOBILE	CUSTOM CRUISER	112	24	21.4	626	91	14.5	2641	325	12.3	10332	947	9.2	10.1	11.7

(See page 127 for footnotes.)

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
SPECIALTY		12435	2445	19.7	64723	10394	16.1	137035	16066	11.7	475372	46409	9.8	10.9	11.9
CHEVROLET	MONTE CARLO	4899	996	20.3	24875	4149	16.7	41290	5055	12.2	139896	14095	10.1	11.5	12.3
CHRYSLER	CORDOBA	983	220	22.4	5496	842	15.3	17125	2030	11.9	60422	5817	9.6	10.6	11.9
PONTIAC	GRAND PRIX	3048	579	19.0	16088	2607	16.2	29149	3347	11.5	101914	9714	9.5	10.8	11.7
FORD	THUNDERBIRD	2048	362	17.7	10529	1617	15.4	31449	3515	11.2	106182	10227	9.6	10.5	11.4
BUICK	RIVIERA	53	10	18.8	354	59	16.7	2235	233	10.4	7301	626	8.6	9.3	11.0
DODGE	CHARGER	331	69	20.8	1899	315	16.6	2858	345	12.1	10372	1104	10.6	11.9	12.5
MERCURY	COUGAR XR-7	1040	200	19.2	5229	776	14.8	11164	1334	11.9	39496	3899	9.9	10.9	11.8
CADILLAC	SEVILLE	31	9	28.8	253	29	11.5	1765	207	11.7	9789	927	9.5	9.9	11.5

(See page 127 for footnotes.)

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	FULL-SIZE	3380	574	17.0	17860	2456	13.8	129770	14769	11.4	374185	36121	9.7	10.3	11.3
REGULAR TWO-DOOR MODELS		768	136	17.7	3740	575	15.4	25305	2849	11.3	67976	6414	9.4	10.2	11.4
PLYMOUTH	G FURY	28	3	10.6	94	19	20.3	552	55	10.0	1553	110	7.1	8.4	10.3
CHRYSLER	NEWPORT	40	3	7.6	200	29	14.5	1384	155	11.2	4134	344	8.3	9.2	10.2
FORD	LTD	519	97	18.7	2513	382	15.2	16449	1808	11.0	42382	3905	9.2	10.0	11.2
DODGE	ROYAL MONACO	34	10	29.5	159	20	12.6	934	100	10.7	2849	215	7.5	8.7	10.5
MERCURY	MARQUIS	113	16	14.2	573	96	16.8	4229	512	12.1	11647	1253	10.8	11.3	12.3
CHRYSLER	NEW YORKER	35	7	20.1	201	29	14.4	1758	219	12.5	5410	587	10.8	11.4	12.4
REGULAR FOUR-DOOR MODELS		1557	263	16.9	7321	973	13.3	56503	5972	10.6	127260	10739	8.4	9.3	10.3
PLYMOUTH	G FURY	64	11	17.3	336	38	11.3	2472	208	8.4	5440	400	7.4	7.9	8.8
DODGE	ROYAL MONACO	90	15	16.8	473	53	11.2	3556	317	8.9	8048	575	7.1	7.9	8.8
CHRYSLER	NEWPORT	180	31	17.2	870	111	12.8	7110	751	10.6	16224	1270	7.8	8.9	10.0
FORD	LTD	828	130	15.7	3635	485	13.3	27932	2900	10.4	59022	4907	8.3	9.2	10.2
MERCURY	MARQUIS	272	55	20.2	1362	183	13.4	10296	1160	11.3	24509	2225	9.1	9.9	11.1
CHRYSLER	NEW YORKER	124	21	16.9	646	103	16.0	5137	636	12.4	14017	1362	9.7	10.7	11.9
STATION WAGONS		444	79	17.8	2404	339	14.1	10678	1349	12.6	36839	3771	10.2	11.0	12.0
PLYMOUTH	G FURY	31	5	16.1	139	32	23.1	466	51	10.9	1698	152	9.0	10.3	12.1
FORD	LTD	322	60	18.6	1709	233	13.6	7782	994	12.8	26919	2746	10.2	11.0	12.0
CHRYSLER	TOWN & COUNTRY	31	5	16.2	154	20	13.0	553	67	12.1	2003	229	11.4	11.7	12.1
MERCURY	MARQUIS	43	9	20.8	291	41	14.1	1406	183	13.0	4622	482	10.4	11.2	12.4
SPECIALTY		611	96	15.7	4395	569	12.9	37283	4599	12.3	142110	15197	10.7	11.1	11.8
OLDSMOBILE	TORONADO	75	12	15.9	381	49	12.9	2921	304	10.4	8638	870	10.1	10.3	10.9
CADILLAC	DE VILLE 4D	96	15	15.7	822	83	10.1	6666	701	10.5	24899	2302	9.2	9.5	10.1
LINCOLN	CONTINENTAL 4D	71	12	16.8	582	77	13.2	4475	603	13.5	15595	1832	11.7	12.2	12.8
CADILLAC	DE VILLE 2D	164	22	13.4	1284	161	12.5	11158	1329	11.9	46344	4613	10.0	10.4	11.2
LINCOLN	CONTINENTAL 2D	46	6	13.2	231	32	13.9	2077	310	14.9	7708	933	12.1	12.7	13.4
CADILLAC	ELDORADO	38	6	15.7	344	58	16.8	3022	477	15.8	12032	1473	12.2	13.0	14.3

(See page 127 for footnotes.)

TABLE C1
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		$50 DEDUCTIBLE			$100 DEDUCTIBLE			$50 DEDUCTIBLE			$100 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
CADILLAC	FLEETWOOD BROUGHAM	30	4	13.4	206	28	13.6	1503	160	10.6	5970	673	11.3	11.2	11.5
LINCOLN	MARK V	92	19	20.7	541	81	15.0	5435	710	13.1	20790	2490	12.0	12.3	13.3

(See page 127 for footnotes.)

TABLE C2

AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

1977 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	ALL	17689	$ 820	81092	$ 960	106298	$ 679	304654	$ 829	$ 818	$ 796

(See page 127 for footnotes.)

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	SUBCOMPACT	6751	$ 867	33259	$1004	19648	$ 786	73404	$ 926	$ 922	$ 886
REGULAR TWO-DOOR MODELS		6075	$ 855	29880	$ 985	15326	$ 764	57778	$ 893	$ 898	$ 860
CHEVROLET	CHEVETTE	396	$ 746	1657	$ 869	852	$ 683	3133	$ 805	$ 801	$ 769
CHEVROLET	VEGA	161	$ 825	734	$ 829	330	$ 652	1120	$ 780	$ 781	$ 745
AMERICAN	PACER	30	$ 509	136	$ 846	175	$ 748	501	$ 730	$ 744	$ 743
MERCURY	BOBCAT	58	$ 798	255	$ 953	120	$ 674	374	$ 847	$ 851	$ 800
AMERICAN	GREMLIN	118	$ 835	590	$ 993	279	$ 677	1097	$ 887	$ 886	$ 827
FORD	PINTO	385	$ 787	1787	$ 900	736	$ 778	2798	$ 819	$ 837	$ 815
PONTIAC	ASTRE	78	$ 927	346	$ 863	177	$ 690	576	$ 837	$ 829	$ 794
PONTIAC	SUNBIRD	207	$ 836	1074	$ 882	408	$ 743	1554	$ 807	$ 825	$ 797
MAZDA	GLC*	47	$ 612	200	$ 854	149	$ 706	481	$ 770	$ 770	$ 752
TOYOTA	CORONA*	20	$ 769	134	$1092	245	$ 767	799	$ 878	$ 877	$ 866
DODGE	COLT	116	$ 849	457	$ 950	222	$ 740	781	$ 821	$ 849	$ 813
HONDA	CIVIC	322	$ 837	1597	$ 936	760	$ 802	3296	$ 847	$ 864	$ 844
VOLKSWAGEN	BEETLE	72	$ 633	337	$ 929	182	$ 615	662	$ 815	$ 807	$ 753
OPEL	COUPE	11	$1054	57	$ 894	18	$ 833	67	$ 771	$ 844	$ 825
HONDA	ACCORD	89	$ 576	481	$ 976	668	$ 677	2494	$ 863	$ 838	$ 801
FORD	MUSTANG II	551	$ 884	2920	$1011	1013	$ 774	3857	$ 892	$ 919	$ 868
BUICK	SKYHAWK	83	$ 929	379	$ 974	189	$ 662	708	$ 912	$ 896	$ 835
DATSUN	710*	18	$ 937	82	$ 966	123	$ 810	399	$1021	$ 970	$ 935
VOLKSWAGEN	RABBIT*	264	$ 986	1470	$1047	1377	$ 788	5146	$ 935	$ 932	$ 903
DATSUN	F-10	80	$ 819	407	$1008	166	$ 666	657	$1031	$ 965	$ 889
AUDI	FOX	10	$1123	72	$1105	56	$ 813	294	$ 973	$ 978	$ 944
CHEVROLET	MONZA	338	$ 892	1634	$1025	558	$ 779	2125	$ 898	$ 928	$ 875
OLDSMOBILE	STARFIRE	74	$ 710	398	$1013	157	$ 834	599	$ 929	$ 931	$ 897
VOLKSWAGEN	DASHER*	17	$1327	65	$1030	142	$ 757	482	$ 887	$ 884	$ 885
DATSUN	B-210*	840	$ 855	3817	$ 979	2047	$ 782	7238	$ 898	$ 901	$ 867
PLYMOUTH	ARROW	124	$ 522	774	$ 822	259	$ 814	1047	$ 849	$ 817	$ 816
TOYOTA	COROLLA*	540	$ 847	2805	$ 986	1526	$ 757	5774	$ 896	$ 897	$ 858
SUBARU	DL	40	$1064	193	$1056	105	$ 839	423	$1020	$1007	$ 964
FIAT	131*	4	$1667	23	$1035	16	$1049	103	$ 843	$ 918	$ 985
MERCURY	CAPRI	34	$ 960	170	$1066	43	$ 929	250	$ 913	$ 970	$ 944
SUBARU	GF	11	$1222	76	$1081	40	$ 899	145	$1207	$1127	$1081

(See page 127 for footnotes.)

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
SUBARU	STANDARD	11	$ 756	62	$1173	27	$1185	124	$1108	$1118	$1127
TOYOTA	CELICA	727	$ 896	3617	$1088	1590	$ 800	6289	$ 964	$ 975	$ 922
DATSUN	200 SX	133	$1174	681	$1195	346	$ 850	1415	$1012	$1047	$ 991
VOLKSWAGEN	SCIROCCO	43	$1436	289	$1338	185	$ 923	827	$1050	$1107	$1068
REGULAR FOUR-DOOR MODELS		62	$ 899	315	$1013	266	$ 780	877	$ 967	$ 941	$ 905
OPEL	DELUXE SEDAN	6	$1004	60	$ 817	40	$ 608	108	$ 958	$ 854	$ 817
DODGE	COLT	32	$ 947	112	$ 941	95	$ 763	330	$ 835	$ 850	$ 831
SUBARU	DL	9	$ 868	34	$1039	41	$1076	129	$1155	$1109	$1096
AUDI	FOX	4	$ 311	39	$1318	74	$ 758	214	$1032	$ 996	$ 943
FIAT	128	11	$ 941	67	$1146	14	$ 660	93	$1033	$1041	$ 915
STATION WAGONS		339	$ 793	1661	$ 950	2808	$ 733	8741	$ 851	$ 837	$ 822
AMERICAN	PACER	26	$ 639	147	$ 853	302	$ 623	918	$ 805	$ 768	$ 740
CHEVROLET	VEGA KAMMBACK	32	$ 733	161	$ 783	210	$ 627	704	$ 815	$ 772	$ 740
DODGE	COLT	8	$ 700	23	$ 886	54	$ 658	233	$ 787	$ 770	$ 752
PONTIAC	ASTRE	8	$ 954	43	$ 851	80	$ 859	243	$ 841	$ 848	$ 854
HONDA	CIVIC	24	$ 639	119	$ 977	188	$ 625	609	$ 876	$ 833	$ 791
DATSUN	F-10	14	$ 649	92	$1055	121	$ 750	379	$ 857	$ 861	$ 839
FORD	PINTO	106	$ 773	556	$ 939	656	$ 689	2089	$ 823	$ 815	$ 791
MERCURY	BOBCAT	18	$ 746	61	$ 986	122	$ 768	339	$ 797	$ 810	$ 813
TOYOTA	CORONA	21	$ 639	71	$ 918	273	$ 797	710	$ 873	$ 852	$ 841
TOYOTA	COROLLA	44	$ 869	197	$1099	397	$ 826	1282	$ 889	$ 897	$ 897
VOLKSWAGEN	DASHER	7	$ 614	28	$ 613	96	$ 864	319	$ 788	$ 790	$ 780
SUBARU	DL	29	$1123	147	$1047	253	$ 808	776	$ 919	$ 916	$ 910
SPORTS		275	$1217	1403	$1467	1248	$1179	6008	$1352	$1342	$1302
MG	MGB	54	$1107	254	$1436	120	$ 790	628	$1083	$1136	$1035
MG	MG MIDGET	22	$1198	115	$1207	36	$ 765	137	$1205	$1154	$1051
FIAT	124 SPIDER	17	$ 825	82	$1177	66	$ 740	388	$1066	$1036	$ 957
FIAT	X 1/9	31	$1204	131	$1166	57	$ 750	238	$1046	$1054	$ 968
DATSUN	280Z	107	$1108	530	$1438	458	$1104	2067	$1212	$1231	$1203
CHEVROLET	CORVETTE	36	$1531	222	$1862	338	$1478	1580	$1571	$1586	$1580
PORSCHE	924	6	$ 653	61	$1910	147	$1249	767	$1486	$1472	$1425
PORSCHE	911	2	$9874	8	$1660	26	$2642	203	$2413	$2475	$2753

(See page 127 for footnotes.)

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	COMPACT	4122	$ 787	18709	$ 948	16134	$ 674	47793	$ 807	$ 812	$ 781
REGULAR TWO-DOOR MODELS		1339	$ 786	6621	$ 890	6493	$ 672	20593	$ 780	$ 781	$ 759
BUICK	SKYLARK	70	$ 534	344	$ 776	524	$ 603	1462	$ 684	$ 675	$ 662
PONTIAC	VENTURA	52	$ 691	226	$ 843	192	$ 626	721	$ 737	$ 737	$ 712
OLDSMOBILE	OMEGA	49	$ 606	326	$ 847	262	$ 600	855	$ 688	$ 704	$ 677
CHEVROLET	NOVA	321	$ 745	1633	$ 834	1437	$ 658	4341	$ 751	$ 751	$ 731
PONTIAC	PHOENIX	17	$ 640	88	$ 834	99	$ 729	283	$ 668	$ 709	$ 713
FORD	MAVERICK	83	$ 836	362	$ 931	356	$ 708	1040	$ 758	$ 786	$ 770
MERCURY	COMET	19	$ 837	85	$ 873	79	$ 527	175	$ 754	$ 736	$ 697
PLYMOUTH	VOLARE	178	$ 715	886	$ 882	600	$ 700	1960	$ 784	$ 791	$ 766
DODGE	ASPEN	144	$ 778	660	$ 935	523	$ 675	1781	$ 808	$ 811	$ 779
FORD	GRANADA	283	$ 936	1452	$ 968	1834	$ 678	6003	$ 829	$ 824	$ 802
MERCURY	MONARCH	94	$ 868	375	$ 867	467	$ 728	1520	$ 804	$ 802	$ 790
AMERICAN	HORNET	29	$ 975	183	$1009	114	$ 736	434	$ 905	$ 907	$ 865
REGULAR FOUR-DOOR MODELS		609	$ 740	2682	$ 889	6129	$ 652	15606	$ 787	$ 764	$ 753
BUICK	SKYLARK	48	$ 689	145	$ 737	448	$ 517	1117	$ 699	$ 655	$ 641
PONTIAC	VENTURA	29	$ 748	87	$ 718	220	$ 589	587	$ 717	$ 688	$ 674
PONTIAC	PHOENIX	12	$ 307	52	$ 819	129	$ 566	333	$ 675	$ 654	$ 640
CHEVROLET	NOVA	155	$ 724	724	$ 827	1457	$ 580	3725	$ 705	$ 690	$ 681
OLDSMOBILE	OMEGA	22	$ 783	121	$ 635	293	$ 558	772	$ 742	$ 688	$ 664
AMERICAN	HORNET	12	$ 735	57	$ 875	125	$ 607	271	$ 759	$ 732	$ 722
FORD	MAVERICK	78	$ 903	268	$ 844	604	$ 631	1243	$ 767	$ 744	$ 738
MERCURY	COMET	14	$ 717	62	$1083	110	$ 708	229	$ 730	$ 776	$ 775
MERCURY	MONARCH	49	$ 756	239	$1068	592	$ 709	1566	$ 787	$ 795	$ 800
FORD	GRANADA	176	$ 719	832	$ 923	1954	$ 724	5050	$ 860	$ 830	$ 815
DATSUN	810	14	$ 710	83	$1391	152	$ 993	557	$1048	$1067	$1063

(See page 127 for footnotes.)

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
STATION WAGONS		21	$ 660	139	$1013	367	$ 710	1133	$ 869	$ 843	$ 825
AMERICAN	HORNET SPORTABOUT	16	$ 740	104	$ 950	240	$ 821	720	$ 811	$ 826	$ 832
DATSUN	810	5	$ 404	35	$1200	127	$ 500	413	$ 971	$ 877	$ 812
SPECIALTY		2153	$ 802	9267	$1006	3145	$ 718	10461	$ 881	$ 900	$ 839
LINCOLN	VERSAILLES	1	$1973	4	$1346	66	$1099	282	$1226	$1206	$1237
CHEVROLET	CAMARO	1259	$ 771	5696	$ 946	1672	$ 645	5531	$ 816	$ 844	$ 773
PONTIAC	FIREBIRD	878	$ 830	3510	$1095	1282	$ 782	4104	$ 920	$ 957	$ 893
DATSUN	280Z 2+2	15	$1648	57	$1506	125	$ 848	544	$1081	$1086	$1092

(See page 127 for footnotes.)

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	INTERMEDIATE	6253	$ 805	26694	$ 918	55976	$ 642	147924	$ 782	$ 765	$ 755
REGULAR TWO-DOOR MODELS		2485	$ 832	10504	$ 916	16400	$ 646	45264	$ 784	$ 774	$ 758
CHEVROLET	IMPALA	44	$ 737	170	$ 769	672	$ 621	1716	$ 753	$ 720	$ 708
CHEVROLET	CHEVELLE	386	$ 655	1348	$ 844	1577	$ 550	4053	$ 701	$ 692	$ 667
AMERICAN	MATADOR	4	$ 313	14	$ 920	69	$ 757	181	$ 690	$ 714	$ 729
BUICK	LESABRE	44	$1043	146	$ 931	736	$ 654	1772	$ 794	$ 767	$ 778
CHEVROLET	CAPRICE CLASSIC	63	$ 644	283	$ 888	910	$ 623	2246	$ 761	$ 733	$ 726
BUICK	CENTURY	378	$ 908	1586	$ 892	2544	$ 618	7112	$ 773	$ 760	$ 743
PONTIAC	CATALINA	13	$ 565	49	$ 894	221	$ 581	453	$ 731	$ 694	$ 695
OLDSMOBILE	DELTA 88	44	$ 857	199	$1086	751	$ 659	2008	$ 816	$ 795	$ 804
DODGE	MONACO	35	$ 788	166	$ 875	243	$ 637	651	$ 745	$ 742	$ 729
PLYMOUTH	FURY	60	$ 587	309	$ 833	386	$ 604	1041	$ 767	$ 737	$ 711
CHRYSLER	LE BARON	20	$ 646	104	$1021	178	$ 562	522	$ 862	$ 812	$ 770
PONTIAC	LEMANS	83	$ 870	390	$ 823	393	$ 652	1167	$ 699	$ 721	$ 710
FORD	LTD II	134	$ 774	600	$ 910	818	$ 709	2333	$ 815	$ 806	$ 790
BUICK	ELECTRA 225	16	$1355	121	$ 871	522	$ 727	1732	$ 885	$ 853	$ 851
DODGE	DIPLOMAT	15	$1092	115	$ 982	180	$ 755	529	$ 907	$ 889	$ 875
PONTIAC	BONNEVILLE	25	$1318	84	$ 879	338	$ 712	1009	$ 769	$ 772	$ 793
OLDSMOBILE	CUTLASS	1063	$ 880	4558	$ 957	5298	$ 667	14980	$ 798	$ 802	$ 780
OLDSMOBILE	NINETY EIGHT	10	$ 846	91	$1165	376	$ 755	1182	$ 830	$ 831	$ 855
MERCURY	COUGAR	48	$ 834	171	$ 829	188	$ 644	577	$ 790	$ 771	$ 747
REGULAR FOUR-DOOR MODELS		974	$ 752	4192	$ 846	17595	$ 615	38513	$ 758	$ 723	$ 721
PLYMOUTH	FURY	17	$ 455	81	$ 660	339	$ 518	643	$ 774	$ 680	$ 651
DODGE	ASPEN	50	$ 720	250	$ 755	797	$ 598	1971	$ 727	$ 696	$ 686
PLYMOUTH	VOLARE	52	$ 740	336	$ 894	839	$ 615	2151	$ 752	$ 732	$ 725
AMERICAN	MATADOR	10	$ 400	17	$ 711	117	$ 639	230	$ 902	$ 797	$ 756
CHEVROLET	CHEVELLE	83	$ 752	352	$ 767	1172	$ 562	2448	$ 653	$ 639	$ 643
PONTIAC	CATALINA	38	$ 587	99	$ 793	589	$ 575	1157	$ 692	$ 659	$ 661
CHEVROLET	IMPALA	132	$ 688	483	$ 855	2165	$ 566	4030	$ 730	$ 686	$ 689
BUICK	CENTURY	32	$ 695	150	$ 778	617	$ 585	1301	$ 755	$ 706	$ 696
DODGE	MONACO	24	$ 763	71	$ 786	321	$ 637	559	$ 656	$ 662	$ 674

(See page 127 for footnotes.)

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
OLDSMOBILE	CUTLASS	48	$ 688	213	$ 871	919	$ 585	2084	$ 765	$ 720	$ 714
OLDSMOBILE	DELTA 88	73	$ 795	328	$ 872	1480	$ 675	3109	$ 814	$ 776	$ 773
CHEVROLET	CAPRICE CLASSIC	109	$ 606	563	$ 854	2331	$ 594	5636	$ 725	$ 697	$ 693
BUICK	LESABRE	40	$ 754	270	$ 935	1446	$ 637	2724	$ 792	$ 750	$ 757
PONTIAC	LEMANS	16	$ 964	74	$ 770	222	$ 706	438	$ 680	$ 703	$ 717
MERCURY	COUGAR	25	$1051	78	$ 693	240	$ 618	569	$ 786	$ 741	$ 727
DODGE	DIPLOMAT	11	$1241	22	$ 989	123	$ 568	285	$ 847	$ 786	$ 790
PONTIAC	BONNEVILLE	49	$ 840	240	$ 936	998	$ 606	2324	$ 764	$ 732	$ 738
BUICK	ELECTRA 225	33	$1291	153	$1114	1000	$ 656	2252	$ 820	$ 790	$ 830
CHRYSLER	LE BARON	15	$ 965	51	$ 850	206	$ 775	528	$ 832	$ 821	$ 821
FORD	LTD II	69	$ 687	201	$ 831	790	$ 679	1551	$ 786	$ 755	$ 750
OLDSMOBILE	NINETY EIGHT	48	$ 879	160	$ 730	884	$ 706	2523	$ 843	$ 805	$ 780
STATION WAGONS		390	$ 818	1767	$ 847	6185	$ 610	18515	$ 739	$ 718	$ 714
DODGE	MONACO	4	$ 541	15	$ 506	88	$ 595	303	$ 723	$ 685	$ 637
DODGE	ASPEN	61	$ 553	295	$ 823	988	$ 588	3023	$ 735	$ 705	$ 688
BUICK	CENTURY	13	$ 923	36	$ 725	165	$ 468	488	$ 694	$ 647	$ 631
CHEVROLET	CHEVELLE	24	$ 824	152	$ 905	536	$ 571	1548	$ 706	$ 689	$ 695
PLYMOUTH	VOLARE	77	$ 723	396	$ 795	1167	$ 653	3689	$ 755	$ 735	$ 724
PLYMOUTH	FURY	2	$ 509	33	$1020	121	$ 551	303	$ 781	$ 736	$ 723
PONTIAC	LEMANS SAFARI	6	$ 346	20	$ 901	117	$ 714	374	$ 788	$ 771	$ 757
CHEVROLET	IMPALA	37	$ 756	189	$ 770	611	$ 549	1717	$ 666	$ 647	$ 645
AMERICAN	MATADOR	5	$ 250	27	$ 902	99	$ 777	213	$ 858	$ 829	$ 806
OLDSMOBILE	CUTLASS	16	$1142	94	$1027	317	$ 650	1084	$ 799	$ 786	$ 798
PONTIAC	CATALINA SAFARI	20	$ 736	92	$ 743	332	$ 588	959	$ 749	$ 710	$ 691
CHEVROLET	CAPRICE ESTATE	50	$1043	148	$ 737	620	$ 599	1854	$ 754	$ 723	$ 712
MERCURY	COUGAR MX	11	$1059	33	$ 806	102	$ 710	267	$ 644	$ 684	$ 712
FORD	LTD II	26	$ 897	100	$ 859	343	$ 641	1100	$ 756	$ 740	$ 738
BUICK	ESTATE	14	$ 965	48	$1239	257	$ 644	663	$ 738	$ 741	$ 792
OLDSMOBILE	CUSTOM CRUISER	24	$1240	89	$1128	322	$ 618	930	$ 751	$ 753	$ 785

(See page 127 for footnotes.)

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
SPECIALTY		2404	$ 796	10231	$ 962	15796	$ 681	45632	$ 818	$ 808	$ 791
CHEVROLET	MONTE CARLO	980	$ 727	4090	$ 875	[illegible]	$ 604	13871	$ 725	$ 725	$ 705
CHRYSLER	CORDOBA	216	$ 819	825	$ 895	1994	$ 630	5718	$ 803	$ 773	$ 757
PONTIAC	GRAND PRIX	569	$ 890	2569	$1014	3284	$ 711	9539	$ 838	$ 842	$ 823
FORD	THUNDERBIRD	355	$ 846	1589	$1077	3458	$ 742	10059	$ 869	$ 861	$ 855
BUICK	RIVIERA	10	$ 477	58	$1460	229	$ 692	611	$ 938	$ 904	$ 907
DODGE	CHARGER	68	$ 670	309	$ 955	341	$ 743	1095	$ 808	$ 816	$ 800
MERCURY	COUGAR XR-7	197	$ 787	763	$1069	1310	$ 733	3822	$ 884	$ 872	$ 854
CADILLAC	SEVILLE	9	$1382	28	$ 586	197	$1078	917	$1222	$1183	$1084

(See page 127 for footnotes.)

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	FULL-SIZE	563	$ 654	2430	$ 902	14540	$ 679	35533	$ 855	$ 806	$ 790
REGULAR TWO-DOOR MODELS		134	$ 848	571	$ 858	2805	$ 634	6299	$ 788	$ 749	$ 748
PLYMOUTH	G FURY	3	$ 335	19	$ 510	55	$ 414	108	$ 706	$ 593	$ 556
CHRYSLER	NEWPORT	3	$ 239	29	$1328	152	$ 536	336	$ 769	$ 729	$ 745
FORD	LTD	95	$ 911	379	$ 834	1780	$ 628	3837	$ 779	$ 740	$ 741
DODGE	ROYAL MONACO	10	$ 825	20	$ 752	99	$ 655	210	$ 913	$ 826	$ 794
MERCURY	MARQUIS	16	$ 903	95	$ 797	504	$ 611	1233	$ 763	$ 724	$ 722
CHRYSLER	NEW YORKER	7	$ 385	29	$1208	215	$ 850	575	$ 883	$ 881	$ 895
REGULAR FOUR-DOOR MODELS		259	$ 548	963	$ 863	5885	$ 602	10566	$ 761	$ 710	$ 710
PLYMOUTH	G FURY	11	$ 676	37	$ 885	207	$ 497	395	$ 685	$ 636	$ 649
DODGE	ROYAL MONACO	15	$ 353	52	$ 962	311	$ 665	565	$ 847	$ 786	$ 776
CHRYSLER	NEWPORT	31	$ 411	110	$ 851	741	$ 560	1257	$ 741	$ 679	$ 678
FORD	LTD	127	$ 565	482	$ 848	2863	$ 602	4830	$ 742	$ 697	$ 700
MERCURY	MARQUIS	54	$ 581	183	$1006	1139	$ 599	2181	$ 749	$ 711	$ 727
CHRYSLER	NEW YORKER	21	$ 638	99	$ 624	624	$ 663	1338	$ 853	$ 783	$ 741
STATION WAGONS		78	$ 640	335	$ 734	1332	$ 628	3713	$ 759	$ 724	$ 703
PLYMOUTH	G FURY	5	$ 826	31	$ 734	50	$ 525	150	$ 727	$ 687	$ 662
FORD	LTD	60	$ 652	231	$ 732	979	$ 616	2705	$ 754	$ 717	$ 697
CHRYSLER	TOWN & COUNTRY	5	$ 429	26	$ 638	67	$ 600	227	$ 824	$ 759	$ 698
MERCURY	MARQUIS	8	$ 572	40	$ 733	183	$ 741	472	$ 753	$ 747	$ 737
SPECIALTY		92	$ 678	561	$1114	4518	$ 821	14955	$ 973	$ 941	$ 926
OLDSMOBILE	TORONADO	12	$ 740	48	$1094	293	$ 760	852	$ 845	$ 833	$ 847
CADILLAC	DE VILLE 4D	14	$ 461	82	$ 964	683	$ 887	2270	$ 983	$ 958	$ 920
LINCOLN	CONTINENTAL 4D	12	$ 756	77	$ 898	597	$ 735	1799	$ 873	$ 840	$ 823
CADILLAC	DE VILLE 2D	20	$ 757	159	$1173	1306	$ 826	4540	$ 980	$ 951	$ 944
LINCOLN	CONTINENTAL 2D	5	$ 738	31	$ 861	307	$ 722	919	$ 878	$ 839	$ 814
CADILLAC	ELDORADO	6	$ 395	56	$ 887	472	$ 805	1448	$ 950	$ 912	$ 862

(See page 127 for footnotes.)

TABLE C2
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		$50 DEDUCTIBLE		$100 DEDUCTIBLE		$50 DEDUCTIBLE		$100 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
CADILLAC	FLEETWOOD BROUGHAM	4	$ 556	27	$1382	158	$ 911	663	$1180	$1133	$1085
LINCOLN	MARK V	19	$ 766	81	$1532	697	$ 879	2453	$1057	$1029	$1051

(See page 127 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	ALL	703848	2160139	2322914	10.5	11.4	10.6	$ 769	$ 773	$ 829	$ 81	$ 88	$ 88

(See page 128 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	SUBCOMPACT	140035	506872	544835	11.6	12.4	11.3	$ 850	$ 857	$ 927	$ 99	$106	$105
REGULAR TWO-DOOR MODELS		112927	406425	437834	11.7	12.5	11.4	$ 812	$ 827	$ 909	$ 95	$103	$104
CHEVROLET	CHEVETTE	9076	29629	31665	8.9	9.0	9.0	$ 714	$ 729	$ 832	$ 64	$ 66	$ 75
CHEVROLET	VEGA	2721	9892	10904	10.6	10.4	9.9	$ 735	$ 725	$ 764	$ 78	$ 75	$ 76
AMERICAN	PACER	1013	3777	4449	11.6	10.7	9.8	$ 693	$ 747	$ 747	$ 80	$ 80	$ 73
MERCURY	BOBCAT		3455	3846		10.7	9.1		$ 772	$ 854		$ 83	$ 78
AMERICAN	GREMLIN	2588	8934	10232	8.6	10.1	9.8	$ 722	$ 820	$ 857	$ 62	$ 83	$ 84
FORD	PINTO	6036	22860	25267	10.0	11.7	10.0	$ 765	$ 799	$ 844	$ 77	$ 93	$ 84
PONTIAC	ASTRE	1209	4736	5079	11.0	12.1	10.0	$ 799	$ 785	$ 806	$ 88	$ 95	$ 81
PONTIAC	SUNBIRD	3338	12947	13633	10.5	11.8	10.3	$ 740	$ 821	$ 779	$ 78	$ 97	$ 80
MAZDA	GLC*		3363	3548		13.1	11.8		$ 767	$ 771		$100	$ 91
TOYOTA	CORONA*	1305	5569	5672	8.7	11.0	10.9	$ 994	$ 854	$ 874	$ 86	$ 94	$ 95
DODGE	COLT	1501	6480	6607	13.9	11.8	10.4	$ 725	$ 754	$ 910	$101	$ 89	$ 95
HONDA	CIVIC	5712	25227	26441	11.6	11.2	10.8	$ 808	$ 826	$ 872	$ 94	$ 93	$ 94
VOLKSWAGEN	BEETLE	1632	4365	4411	13.6	13.5	11.4	$ 681	$ 720	$ 835	$ 93	$ 97	$ 95
OPEL	COUPE												
HONDA	ACCORD	2677	15598	17756	11.0	12.7	11.4	$ 650	$ 756	$ 874	$ 72	$ 96	$100
FORD	MUSTANG II	10518	30194	31063	12.3	11.8	10.9	$ 838	$ 835	$ 918	$103	$ 99	$100
BUICK	SKYHAWK	1422	5168	5393	12.0	12.8	11.1	$ 848	$ 812	$ 858	$102	$104	$ 95
DATSUN	710*		2941	2970		10.8	11.0		$ 954	$ 948		$103	$104
VOLKSWAGEN	RABBIT*	11033	33938	34255	10.6	12.3	11.5	$ 836	$ 834	$1003	$ 89	$103	$115
DATSUN	F-10	1288	4853	4895	12.8	13.0	10.6	$ 826	$ 866	$ 934	$106	$113	$ 99
AUDI	FOX		1847	1811		11.9	10.8		$ 797	$1025		$ 95	$111
CHEVROLET	MONZA	4254	16475	17555	12.8	12.9	11.7	$ 946	$ 852	$ 880	$121	$110	$103
OLDSMOBILE	STARFIRE	1426	4338	4481	12.8	13.3	10.9	$ 797	$ 911	$ 924	$102	$121	$101
VOLKSWAGEN	DASHER*		3029	3228		11.6	12.7		$ 813	$ 927		$ 94	$118
DATSUN	B-210*	14913	47031	53034	12.7	13.2	12.1	$ 783	$ 838	$ 925	$ 99	$111	$112
PLYMOUTH	ARROW	1574	7258	7752	11.9	14.7	12.5	$ 913	$ 747	$ 878	$109	$110	$110
TOYOTA	COROLLA*	9057	34405	42995	12.2	13.4	12.8	$ 772	$ 793	$ 937	$ 94	$106	$120
SUBARU	DL		2964	2946		12.3	12.2		$ 850	$1081		$105	$132
FIAT	131*												
MERCURY	CAPRI			2032			13.0			$ 837			$109
SUBARU	GF		1091	1097		13.1	10.9		$1016	$1125		$133	$123

(See page 128 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE < 101 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
SUBARU	STANDARD												
TOYOTA	CELICA	11001	37494	37444	14.5	15.3	14.0	$ 895	$ 893	$ 965	$130	$137	$135
DATSUN	200 SX	1341	7650	7941	13.8	17.6	14.9	$1019	$ 990	$ 999	$141	$174	$149
VOLKSWAGEN	SCIROCCO	1295	4160	4076	12.0	17.4	14.5	$1109	$1050	$1079	$133	$183	$156
REGULAR FOUR-DOOR MODELS		1184	6144	6759	11.2	12.4	11.6	$ 750	$ 897	$ 944	$ 84	$111	$110
OPEL	DELUXE SEDAN			1026			12.2			$ 874			$107
DODGE	COLT		2168	2438		12.1	11.9		$ 891	$ 816		$108	$ 97
SUBARU	DL		1006	1038		11.4	9.7		$ 887	$1495		$101	$145
AUDI	FOX		1474	1469		12.3	11.6		$ 985	$ 927		$121	$108
FIAT	128												
STATION WAGONS		18236	66007	69700	9.4	10.5	9.9	$ 763	$ 791	$ 870	$ 72	$ 83	$ 86
AMERICAN	PACER	2763	7754	8563	8.5	9.0	7.9	$ 706	$ 736	$ 768	$ 60	$ 66	$ 61
CHEVROLET	VEGA KAMMBACK	1553	5859	6404	9.3	8.9	8.7	$ 786	$ 684	$ 777	$ 73	$ 61	$ 68
DODGE	COLT		1755	1825		9.5	7.8		$ 718	$ 868		$ 68	$ 68
PONTIAC	ASTRE		2194	2340		8.7	8.0		$ 871	$ 933		$ 76	$ 75
HONDA	CIVIC	1397	4796	5020	10.3	10.1	9.5	$ 534	$ 759	$ 911	$ 55	$ 77	$ 87
DATSUN	F-10		3093	3190		9.9	9.6		$ 836	$ 851		$ 83	$ 82
FORD	PINTO	4454	15608	16822	10.4	11.1	9.9	$ 768	$ 734	$ 858	$ 80	$ 81	$ 85
MERCURY	BOBCAT		2482	2753		10.4	12.1		$ 912	$ 759		$ 95	$ 92
TOYOTA	CORONA	1453	5446	5480	9.3	10.5	11.2	$ 979	$ 753	$ 893	$ 91	$ 79	$100
TOYOTA	COROLLA	2267	9292	9531	8.9	10.4	10.8	$ 858	$ 897	$ 910	$ 76	$ 93	$ 98
VOLKSWAGEN	DASHER		1949	1893		12.1	14.0		$ 746	$ 846		$ 90	$118
SUBARU	DL	1370	4797	4773	9.9	14.7	11.8	$ 873	$ 870	$ 980	$ 86	$128	$116
SPORTS		7688	28296	30541	15.5	15.6	13.9	$1434	$1309	$1251	$222	$204	$174
MG	MGB		3971	4118		13.9	10.9		$1063	$ 969		$148	$106
MG	MG MIDGET			1298			13.7			$1152			$158
FIAT	124 SPIDER		1613	1832		18.1	14.0		$ 941	$ 946		$170	$132
FIAT	X 1/9		1350	1546		15.2	15.3		$ 971	$ 850		$148	$130
DATSUN	280Z	2859	9902	10117	16.7	16.0	14.6	$1200	$1172	$1242	$200	$188	$181
CHEVROLET	CORVETTE	2934	7413	7949	13.0	13.6	13.1	$1838	$1655	$1395	$239	$225	$183
PORSCHE	924		2237	2792		23.2	19.2		$1368	$1524		$317	$293

(See page 128 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	COMPACT	117408	374711	400376	10.3	11.0	10.1	$ 743	$ 761	$ 812	$ 77	$ 84	$ 82
REGULAR TWO-DOOR MODELS		50581	164420	176236	9.2	10.2	9.4	$ 715	$ 734	$ 800	$ 66	$ 75	$ 75
BUICK	SKYLARK	4850	13592	13808	7.8	8.6	8.1	$ 671	$ 636	$ 688	$ 52	$ 55	$ 56
PONTIAC	VENTURA	2547	6331	6560	9.0	8.3	7.5	$ 690	$ 648	$ 790	$ 62	$ 54	$ 59
OLDSMOBILE	OMEGA	2405	6930	7132	10.7	10.0	8.9	$ 595	$ 658	$ 730	$ 64	$ 66	$ 65
CHEVROLET	NOVA	12714	38430	40300	8.9	9.5	9.0	$ 731	$ 700	$ 763	$ 65	$ 67	$ 69
PONTIAC	PHOENIX		2504	2664		10.0	9.5		$ 624	$ 800		$ 62	$ 76
FORD	MAVERICK	2322	8755	9635	8.6	9.6	9.4	$ 806	$ 752	$ 779	$ 69	$ 72	$ 73
MERCURY	COMET		1564	1844		10.6	10.4		$ 619	$ 760		$ 66	$ 79
PLYMOUTH	VOLARE	4794	15991	18211	9.7	10.2	9.5	$ 703	$ 747	$ 798	$ 68	$ 76	$ 76
DODGE	ASPEN	3943	13167	15145	9.1	11.3	9.6	$ 696	$ 739	$ 844	$ 63	$ 84	$ 81
FORD	GRANADA	12573	43521	45845	9.1	10.8	10.1	$ 760	$ 784	$ 833	$ 69	$ 85	$ 84
MERCURY	MONARCH	2925	10445	11405	10.8	11.8	10.4	$ 641	$ 769	$ 861	$ 69	$ 91	$ 90
AMERICAN	HORNET		3067	3529		11.1	10.5		$ 844	$ 906		$ 94	$ 95
REGULAR FOUR-DOOR MODELS		37565	130573	142119	8.6	9.4	9.2	$ 675	$ 738	$ 788	$ 58	$ 69	$ 72
BUICK	SKYLARK	3978	10765	10889	7.7	8.4	7.7	$ 521	$ 622	$ 712	$ 40	$ 52	$ 55
PONTIAC	VENTURA	2188	5558	5791	7.8	7.6	7.8	$ 590	$ 659	$ 725	$ 46	$ 50	$ 57
PONTIAC	PHOENIX		3179	3420		8.6	8.3		$ 664	$ 613		$ 57	$ 51
CHEVROLET	NOVA	10796	33543	35311	8.4	8.8	8.7	$ 626	$ 681	$ 696	$ 53	$ 60	$ 61
OLDSMOBILE	OMEGA	2270	6173	6356	9.3	9.4	9.1	$ 630	$ 691	$ 641	$ 59	$ 65	$ 58
AMERICAN	HORNET		2551	3199		8.9	8.2		$ 723	$ 751		$ 64	$ 62
FORD	MAVERICK	2854	11200	12509	7.9	9.7	9.3	$ 785	$ 689	$ 774	$ 62	$ 67	$ 72
MERCURY	COMET		2004	2388		9.7	9.7		$ 776	$ 814		$ 75	$ 79
MERCURY	MONARCH	2968	11826	13966	8.2	9.9	9.8	$ 848	$ 758	$ 829	$ 70	$ 75	$ 81
FORD	GRANADA	10326	39836	43785	9.3	9.9	9.7	$ 704	$ 793	$ 863	$ 65	$ 79	$ 84
DATSUN	810		3092	3502		13.4	12.8		$1080	$1043		$145	$134

(See page 128 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE < 111 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
STATION WAGONS		2138	8564	9612	7.4	10.3	9.2	$ 908	$ 781	$ 845	$ 67	$ 80	$ 78
AMERICAN	HORNET SPORTABOUT	1898	6222	6801	7.1	9.2	8.2	$ 929	$ 794	$ 843	$ 66	$ 73	$ 69
DATSUN	810		2342	2810		13.4	12.2		$ 780	$ 828		$105	$101
SPECIALTY		27124	71153	72408	15.2	16.3	13.8	$ 832	$ 830	$ 851	$126	$135	$117
LINCOLN	VERSAILLES			2030			9.0			$1120			$101
CHEVROLET	CAMARO	16084	40522	41048	14.8	16.2	13.4	$ 720	$ 791	$ 775	$107	$128	$104
PONTIAC	FIREBIRD	10200	26490	26752	15.7	16.9	14.6	$ 986	$ 835	$ 921	$155	$141	$134
DATSUN	280Z 2+2		2526	2578		15.1	14.1		$1203	$1050		$182	$148

(See page 128 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	INTERMEDIATE	371011	1064309	1142151	9.8	10.8	10.2	$ 735	$ 731	$ 785	$ 72	$ 79	$ 80
REGULAR TWO-DOOR MODELS		119299	327544	348075	9.8	10.9	10.2	$ 745	$ 735	$ 787	$ 73	$ 80	$ 80
CHEVROLET	IMPALA	4274	12272	13463	9.9	9.9	9.0	$ 731	$ 671	$ 740	$ 72	$ 66	$ 67
CHEVROLET	CHEVELLE	11472	31738	33457	10.1	10.7	10.3	$ 667	$ 643	$ 695	$ 67	$ 69	$ 72
AMERICAN	MATADOR		1173	1416		9.6	9.8		$ 876	$ 614		$ 84	$ 60
BUICK	LESABRE	4599	13872	14571	7.9	9.6	9.6	$ 812	$ 743	$ 795	$ 64	$ 71	$ 76
CHEVROLET	CAPRICE CLASSIC	5578	16307	17854	8.1	10.5	10.3	$ 768	$ 671	$ 765	$ 62	$ 70	$ 79
BUICK	CENTURY	19966	53405	55803	9.3	10.5	9.8	$ 694	$ 739	$ 767	$ 65	$ 78	$ 75
PONTIAC	CATALINA		3161	3554		11.8	10.5		$ 686	$ 679		$ 81	$ 71
OLDSMOBILE	DELTA 88	5424	14851	15740	8.7	9.8	9.6	$ 677	$ 747	$ 908	$ 59	$ 73	$ 87
DODGE	MONACO		4772	5289		11.2	9.7		$ 705	$ 741		$ 79	$ 72
PLYMOUTH	FURY	2380	7421	8268	10.2	11.9	10.4	$ 733	$ 671	$ 752	$ 75	$ 80	$ 78
CHRYSLER	LE BARON		4352	4755		10.7	10.1		$ 791	$ 752		$ 85	$ 76
PONTIAC	LEMANS	2521	7915	8524	11.3	12.4	10.5	$ 908	$ 637	$ 722	$103	$ 79	$ 76
FORD	LTD II	5602	16373	18083	9.2	11.2	10.6	$ 789	$ 760	$ 820	$ 73	$ 85	$ 87
BUICK	ELECTRA 225	4009	10873	11378	9.6	9.8	10.3	$ 772	$ 770	$ 942	$ 74	$ 75	$ 97
DODGE	DIPLOMAT		4357	5126		10.1	9.3		$ 792	$ 922		$ 80	$ 86
PONTIAC	BONNEVILLE	2048	6467	6947	8.7	10.7	11.5	$ 709	$ 715	$ 868	$ 62	$ 77	$100
OLDSMOBILE	CUTLASS	43590	106820	111533	10.4	11.4	10.5	$ 758	$ 764	$ 807	$ 79	$ 87	$ 85
OLDSMOBILE	NINETY EIGHT	3042	7427	7820	9.2	10.1	10.4	$ 832	$ 886	$ 849	$ 77	$ 89	$ 88
MERCURY	COUGAR	1146	3988	4492	10.5	11.5	11.7	$ 640	$ 725	$ 795	$ 67	$ 83	$ 93
REGULAR FOUR-DOOR MODELS		99714	312059	346039	8.3	9.5	9.2	$ 698	$ 702	$ 745	$ 58	$ 67	$ 69
PLYMOUTH	FURY	1510	5504	7151	7.6	9.3	8.1	$ 604	$ 671	$ 629	$ 46	$ 62	$ 51
DODGE	ASPEN	4805	17434	19887	8.0	8.8	7.8	$ 647	$ 666	$ 717	$ 52	$ 59	$ 56
PLYMOUTH	VOLARE	5376	19601	22644	6.2	8.2	8.4	$ 666	$ 684	$ 769	$ 41	$ 56	$ 65
AMERICAN	MATADOR		2164	2480		8.1	7.6		$ 773	$ 737		$ 63	$ 56
CHEVROLET	CHEVELLE	6204	19443	21679	9.3	9.7	9.6	$ 592	$ 653	$ 645	$ 55	$ 63	$ 62
PONTIAC	CATALINA	3069	9291	10199	9.1	9.3	9.6	$ 638	$ 610	$ 714	$ 58	$ 57	$ 69
CHEVROLET	IMPALA	10680	35038	38867	8.4	9.6	9.0	$ 657	$ 679	$ 708	$ 55	$ 65	$ 64
BUICK	CENTURY	3943	10969	11953	7.9	8.9	9.6	$ 735	$ 646	$ 726	$ 58	$ 57	$ 70
DODGE	MONACO	1511	4869	5918	9.0	9.4	9.7	$ 567	$ 547	$ 801	$ 51	$ 51	$ 78

(See page 128 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
OLDSMOBILE	CUTLASS	6594	16224	17644	7.8	9.8	8.8	$ 726	$ 712	$ 709	$ 57	$ 70	$ 62
OLDSMOBILE	DELTA 88	9984	27541	29287	7.0	8.7	8.9	$ 795	$ 748	$ 795	$ 56	$ 65	$ 71
CHEVROLET	CAPRICE CLASSIC	12731	41164	45486	8.7	10.0	9.8	$ 696	$ 680	$ 706	$ 61	$ 68	$ 69
BUICK	LESABRE	8286	24366	25538	7.9	9.0	8.9	$ 683	$ 729	$ 799	$ 54	$ 66	$ 71
PONTIAC	LEMANS	1167	3733	4208	9.0	9.5	9.8	$ 742	$ 733	$ 699	$ 67	$ 70	$ 69
MERCURY	COUGAR	1290	4361	5207	7.6	9.8	9.8	$ 831	$ 667	$ 771	$ 63	$ 65	$ 76
DODGE	DIPLOMAT		2421	3009		9.6	8.8		$ 833	$ 752		$ 80	$ 66
PONTIAC	BONNEVILLE	5534	17462	18530	8.9	10.4	10.1	$ 751	$ 721	$ 745	$ 67	$ 75	$ 75
BUICK	ELECTRA 225		17423	18900		9.4	9.3		$ 779	$ 859		$ 73	$ 80
CHRYSLER	LE BARON		4776	5313		9.3	9.2		$ 768	$ 887		$ 71	$ 82
FORD	LTD II	3534	11783	14393	10.2	10.5	10.0	$ 623	$ 720	$ 809	$ 64	$ 76	$ 81
OLDSMOBILE	NINETY EIGHT	6273	16492	17746	9.0	10.2	9.9	$ 706	$ 769	$ 812	$ 64	$ 78	$ 80
STATION WAGONS		45732	140335	149108	8.6	9.5	9.4	$ 661	$ 684	$ 759	$ 57	$ 65	$ 71
DODGE	MONACO		2181	2573		8.3	8.4		$ 630	$ 689		$ 52	$ 58
DODGE	ASPEN	8585	26135	26965	7.3	8.4	8.0	$ 617	$ 671	$ 729	$ 45	$ 56	$ 58
BUICK	CENTURY	1390	3726	3881	9.5	9.4	8.7	$ 506	$ 590	$ 700	$ 48	$ 55	$ 61
CHEVROLET	CHEVELLE	4280	12853	13627	8.7	9.0	8.4	$ 567	$ 671	$ 760	$ 49	$ 60	$ 64
PLYMOUTH	VOLARE	10506	31960	33009	7.2	8.4	8.5	$ 720	$ 697	$ 754	$ 52	$ 59	$ 64
PLYMOUTH	FURY		2395			8.3			$ 802			$ 67	
PONTIAC	LEMANS SAFARI		2850	2901		8.8	8.0		$ 684	$ 863		$ 60	$ 69
CHEVROLET	IMPALA	3615	12139	13232	9.2	9.9	11.0	$ 549	$ 656	$ 657	$ 51	$ 65	$ 72
AMERICAN	MATADOR		2012	2352		8.3	8.2		$ 684	$ 912		$ 57	$ 75
OLDSMOBILE	CUTLASS	3155	7774	8138	9.6	9.7	9.4	$ 855	$ 720	$ 849	$ 82	$ 70	$ 80
PONTIAC	CATALINA SAFARI	1849	6107	6548	11.5	11.6	11.3	$ 472	$ 667	$ 780	$ 54	$ 77	$ 88
CHEVROLET	CAPRICE ESTATE	3367	11708	12753	9.9	11.3	11.5	$ 580	$ 690	$ 763	$ 57	$ 78	$ 88
MERCURY	COUGAR MX		1904	2193		12.5	10.4		$ 728	$ 705		$ 91	$ 73
FORD	LTD II	2248	6698	7510	11.5	12.3	10.3	$ 699	$ 684	$ 796	$ 80	$ 84	$ 82
BUICK	ESTATE	1256	4155	4420	11.1	10.7	11.9	$ 716	$ 694	$ 868	$ 79	$ 74	$103
OLDSMOBILE	CUSTOM CRUISER	1943	5739	6029	10.6	12.3	11.4	$ 858	$ 695	$ 843	$ 91	$ 85	$ 96

(See page 128 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE < 120 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
SPECIALTY		106266	284370	298929	11.5	12.5	11.5	$ 771	$ 763	$ 827	$ 89	$ 95	$ 95
CHEVROLET	MONTE CARLO	32024	86871	92066	11.9	13.0	11.8	$ 699	$ 682	$ 732	$ 83	$ 89	$ 86
CHRYSLER	CORDOBA	12577	34452	36996	11.1	12.6	11.5	$ 695	$ 744	$ 793	$ 77	$ 94	$ 91
PONTIAC	GRAND PRIX	25753	61399	63047	11.5	12.2	11.3	$ 805	$ 796	$ 860	$ 93	$ 97	$ 97
FORD	THUNDERBIRD	22342	62763	65104	10.8	11.9	11.2	$ 818	$ 834	$ 888	$ 88	$ 99	$ 99
BUICK	RIVIERA	1523	4026	4393	12.2	11.3	10.1	$ 901	$ 924	$ 869	$110	$104	$ 88
DODGE	CHARGER	1809	6269	7382	11.2	13.5	12.1	$ 692	$ 756	$ 878	$ 78	$102	$106
MERCURY	COUGAR XR-7	8396	23738	24795	11.7	12.7	10.9	$ 836	$ 818	$ 903	$ 98	$104	$ 98
CADILLAC	SEVILLE		4852	5145		10.7	12.5		$ 842	$1185		$ 90	$148

(See page 128 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
ALL	FULL-SIZE	75394	214248	235553	10.8	11.7	11.0	$ 775	$ 771	$ 814	$ 84	$ 90	$ 90
REGULAR TWO-DOOR MODELS		13565	40163	44060	10.8	11.7	11.3	$ 698	$ 716	$ 795	$ 75	$ 84	$ 90
PLYMOUTH	G FURY			1024			10.5			$ 595			$ 62
CHRYSLER	NEWPORT		2326	2660		10.2	10.5		$ 630	$ 883		$ 64	$ 93
FORD	LTD	8581	25499	27784	10.7	11.5	11.0	$ 706	$ 714	$ 780	$ 76	$ 82	$ 86
DODGE	ROYAL MONACO		1597	1843		11.6	9.0		$ 794	$ 836		$ 92	$ 75
MERCURY	MARQUIS	2260	6894	7406	11.2	12.3	12.6	$ 619	$ 715	$ 744	$ 69	$ 88	$ 94
CHRYSLER	NEW YORKER	1097	2964	3343	12.0	12.7	12.3	$ 797	$ 789	$1037	$ 96	$100	$128
REGULAR FOUR-DOOR MODELS		26580	78529	87532	9.6	10.8	10.1	$ 678	$ 687	$ 742	$ 65	$ 74	$ 75
PLYMOUTH	G FURY	1353	3204	3754	8.8	9.6	8.0	$ 687	$ 649	$ 637	$ 60	$ 62	$ 51
DODGE	ROYAL MONACO	1805	4853	5509	7.7	9.3	8.9	$ 895	$ 713	$ 803	$ 69	$ 66	$ 71
CHRYSLER	NEWPORT	3862	9988	10533	8.2	10.9	9.9	$ 728	$ 670	$ 674	$ 60	$ 73	$ 67
FORD	LTD	11536	37399	42481	9.4	10.5	10.0	$ 637	$ 684	$ 730	$ 60	$ 72	$ 73
MERCURY	MARQUIS	4864	15078	16498	11.2	11.1	11.0	$ 575	$ 724	$ 776	$ 64	$ 80	$ 85
CHRYSLER	NEW YORKER	3160	8007	8757	10.9	13.2	11.2	$ 833	$ 647	$ 812	$ 91	$ 85	$ 91
STATION WAGONS		6415	20770	23180	12.3	12.4	11.6	$ 685	$ 675	$ 737	$ 84	$ 84	$ 85
PLYMOUTH	G FURY			1013			12.1			$ 681			$ 82
FORD	LTD	4400	15256	17077	12.3	12.3	11.7	$ 708	$ 668	$ 721	$ 87	$ 82	$ 84
CHRYSLER	TOWN & COUNTRY		1123	1158		12.4	11.4		$ 630	$ 890		$ 78	$101
MERCURY	MARQUIS		2581	2968		13.1	11.5		$ 763	$ 752		$100	$ 86
SPECIALTY		28833	74785	80782	11.5	12.4	11.5	$ 908	$ 919	$ 936	$104	$114	$108
OLDSMOBILE	TORONADO		4783	5359		11.8	10.9		$ 901	$ 817		$106	$ 89
CADILLAC	DE VILLE 4D	5091	13219	14172	10.8	10.2	9.9	$ 881	$ 899	$ 950	$ 95	$ 92	$ 94
LINCOLN	CONTINENTAL 4D	2750	8412	9562	12.1	14.4	11.6	$ 795	$ 857	$ 775	$ 96	$123	$ 90
CADILLAC	DE VILLE 2D		23989	24930		11.5	11.0		$ 942	$ 911		$108	$100
LINCOLN	CONTINENTAL 2D	1351	4118	4592	14.6	14.4	12.2	$ 615	$ 816	$ 905	$ 90	$118	$110
CADILLAC	ELDORADO		6278	6815		14.9	14.3		$ 811	$ 937		$121	$134

(See page 128 for footnotes.)

TABLE C3
LOSS PAYMENT SUMMARY<1> BY MAKE, SERIES, & BODY BY YEARS SINCE INTRODUCTION
1977 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)(CONTD)

		TOTAL EXPOSURE (INSURED VEHICLE YEARS)			CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
MAKE	SERIES & BODY	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR	1ST YEAR	2ND YEAR	3RD YEAR
CADILLAC	FLEETWOOD BROUGHAM	1157	3099	3453	12.4	11.2	11.5	$1247	$ 957	$1122	$155	$107	$129
LINCOLN	MARK V	4212	10820	11825	12.8	13.7	12.9	$ 933	$1043	$1062	$119	$143	$137

(See page 128 for footnotes.)

FOOTNOTES FOR TABLE C1:

<1> ALL "EXPOSURE" COLUMNS IN INSURED VEHICLE YEARS. ALL "CLAIMS" COLUMNS INCLUDE BOTH PAID & UNPAID CLAIMS.
ALL "FREQ" COLUMNS IN CLAIMS PER 100 INSURED VEHICLE YEARS.
CLAIM FREQUENCY "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
CLAIM FREQUENCY " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

FOOTNOTES FOR TABLE C2:

<1> AVG. LOSS PAYMENT "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
AVG. LOSS PAYMENT " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

FOOTNOTES FOR TABLE C3:

<1> RESULTS ARE STANDARDIZED TO THE EXPOSURE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
$ 50	5%	35%
$100	15%	45%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

List of Publications

Other research reports published by the Highway Loss Data Institute are:

R-72-1	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models,* June 1973.
R73-1	*Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models,* September 1973.
R73-2	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.
R73-3	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years,* December 1974.
R73-4	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.
R74-1	*Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models,* May 1974.
R74-2	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year,* December 1974.
R74-3	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years,* December 1975.
R75-1	*Automobile Insurance Losses, Collision Coverages; Initial Results for 1975 Models,* July 1975.
R75-2	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year,* December 1975.
R76-1	*Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models,* June 1976.
R76-2	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years,* December 1976.
R77-1	*Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models,* June 1977.
R77-2	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.
R78-1	*Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models,* June 1978.
R78-2	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years,* January 1979.
R79-1	*Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models,* June 1979.

V78-1	*Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles, 1978 Models During Their First Year, 1977 Models During Their First Two Years*, February 1979.
I 75-1	*Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models*, June 1976.
I 75-2	*Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models*, March 1977.
I 76-1	*Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models*, November 1977.
I 76-2	*Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models*, September 1978.
I 77-1	*Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models*, September 1978.
I 78-1	*Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models*, September 1979.
A-1	*Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models*, May 1974.
A-2	*Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models*, September 1974.
A-3	*Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models*, July 1975.
A-4	*Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models*, December 1975.
A-5	*Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models*, December 1975.
A-6	*Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models*, June 1976.
A-7	*Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations, 1972, 1973, 1974 and 1975 Models*, June 1976.
A-8	*Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results from Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models*, June 1977.
A-9	*Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models*, November 1977.

A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of the Injury Insurance Claim Experience of Volkswagen Rabbits with Automatic and Manual Seat Belts*, June 1979.

A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 Through 1978 Models*, June 1979.

Automobile Insurance Losses
Collision Coverages

INITIAL RESULTS FOR 1980 MODELS

Research Report HLDI R80-1
June 1980

Highway Loss Data Institute
Watergate Six Hundred
Washington, D.C. 20037

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Summary

This Highway Loss Data Institute report presents results from the collision coverage loss experience of 1980 model year passenger cars during their first six months of availability.

Principal Findings

- The smaller cars – subcompacts and compacts – accounted for almost 90 percent of the exposure for the 1980 models, compared with 65 percent for the 1979 models. The 1980 subcompacts accounted for almost half of the total exposure, compared with less than 30 percent for the 1979 subcompacts.

- The initial collision coverage losses for the 1980 models increased over the 1979 model year results from the same calendar period. The overall claim frequency, average loss payment per claim, and average loss payment per insured vehicle year all increased.

- Among the four car size groups, only the results for the compacts did not increase over the two model years; in all of the other groups the 1980 model year results were higher than the corresponding 1979 model year results. (The compact car size group changed radically in the 1980 model year with the introduction of the GM "X-body" cars which, to date, have had better collision loss experience than most other compacts.)

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Introduction

The Highway Loss Data Institute (HLDI) is a non-profit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from highway crashes and especially with the ways such losses vary among different kinds of vehicles.

This report summarizes the initial collision coverage loss experience of 1980 model year private passenger cars during their first six months of availability – September 1979 through February 1980. It is based on collision coverage and loss data supplied by nine insurers: Aetna Life and Casualty, Allstate, GEICO, Kemper, Nationwide, Prudential, State Farm, Travelers, and USAA.

Descriptions of the sources and nature of the data used are presented in Appendix A. The data analysis methods are discussed in Appendix B and definitions are given in Appendix C. A complete list of the vehicle series designations by make and size class appears in Appendix D. Detailed claim frequency and average loss payment per claim results are in Appendices E and F.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing highway damage to people and their property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

Results And Discussion

Table 1 compares the claim frequencies, average loss payments per claim, and average loss payments per insured vehicle year for 1980 models during their first six months of availability with the corresponding results for 1979 models during the same calendar period and one year earlier.

The results presented in the body of this report were standardized to remove effects attributable to differences among vehicles in their mixes of operator age groups and deductible amounts. As a result, any effects due to the non-vehicle factors of operator age group and deductible amount are present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group and deductible amounts within each deductible group do not vary substantially for different vehicles, these effects cannot bias the comparisons of results among the different vehicles. It should be noted that non-vehicle factors other than operator age group and deductible amount could vary among vehicles, and that any effects resulting from such factors have not necessarily been eliminated from these results.

It is not possible to compare the loss experience of different model years without introducing the possible confounding effects of different vehicle ages and different calendar periods. For example, if initial results for 1980 models are compared with initial results for 1979 models, the comparisons would involve different calendar periods. However, if the 1980 model year results are compared to the 1979 model year results during the same calendar period, then the vehicles have different average ages. Table 1 presents two sets of results for the 1979 models; one set – the initial results – shown in the first column, is based on the experience of the 1979 models *one year earlier* than that of the 1980 models reported here, and the other set, shown in the second column, is based on the experience of the 1979 models during the *same calendar period* as the 1980 models.*

Comparisons between the initial 1980 model year results and the 1979 model year results from the same calendar period show that, in general, there were increases in the losses for the 1980 models. The overall claim frequency increased 5 percent and the overall average claim size increased 7 percent, resulting in a 12 percent increase in overall average loss payment per insured vehicle year. The only vehicle size class to show no increase for 1980 models in the average loss payment per insured vehicle was the compact size class. This may be due in part to the fact that the make-up of this size class changed radically for the 1980 models with the introduction of the large-selling GM X-body cars. The other three size classes had increases in the average loss payment per insured vehicle year ranging from 5 percent for full-size cars to 24 percent for the intermediates.

Comparison of 1979 and 1980 Exposure Distributions

The overall distributions of exposure for 1979 and 1980 models, each during their first six months of availability, by car size group are presented in Figure 1. These exposure distributions are based on 149,000 insured vehicle years of exposure for 1979 models and 122,000 years for 1980 models.

The shift to smaller cars which has been growing in recent model years was very pronounced for the 1980 models. The exposure for subcompact and compact cars increased from 65 to 87 percent, between the 1979 and 1980 model years. The 1980 model subcompacts alone accounted for almost half the total exposure. The exposure decreased for intermediate cars from 30 percent to less than 12 percent and decreased for full-size cars from 5 percent to less than 2 percent. (It should be noted that, for both model years, full-size cars are all specialty models made by Cadillac and Lincoln.)

---

*This second set of 1979 model year results was adjusted to ensure that the contribution of exposure from each month was comparable to that on which the initial results for 1980 models were based. See Appendix B for details.

TABLE 1

COLLISION COVERAGE LOSS EXPERIENCE BY CAR SIZE GROUP – 1980 MODELS COMPARED WITH 1979 MODELS DURING SAME CALENDAR PERIOD AND ONE YEAR EARLIER[1]

LOSS CATEGORY	CAR SIZE GROUP	1979 MODELS 9/78-2/79 (1)	1979 MODELS 9/79-2/80 (2)	1980 MODELS 9/79-2/80 (3)	PERCENT CHANGE (2)→(3)
Claim Frequency Per 100 Insured Vehicle Years	All Combined	11.4	9.8	10.3	+ 5
	Subcompact[2]	13.4	10.5	11.3	+ 8
	Compact[3]	11.3	9.9	9.1	– 8
	Intermediate[4]	9.4	8.6	9.0	+ 5
	Full-size[5]	11.0	9.6	9.7	+ 1
Average Loss Payment Per Claim	All Combined	$1,018	$1,092	$1,164	+ 7
	Subcompact	1,109	1,164	1,183	+ 2
	Compact	944	1,040	1,127	+ 8
	Intermediate	960	1,028	1,215	+18
	Full-size	1,130	1,183	1,237	+ 5
Average Loss Payment Per Insured Vehicle Year	All Combined	$ 116	$ 107	$ 120	+12
	Subcompact	149	123	134	+ 9
	Compact	107	103	103	0
	Intermediate	90	88	109	+24
	Full-size	124	114	120	+ 5

[1] All results are standardized; 1979 model year results during 9/79 to 2/80 are adjusted for exposure; see Appendix B.

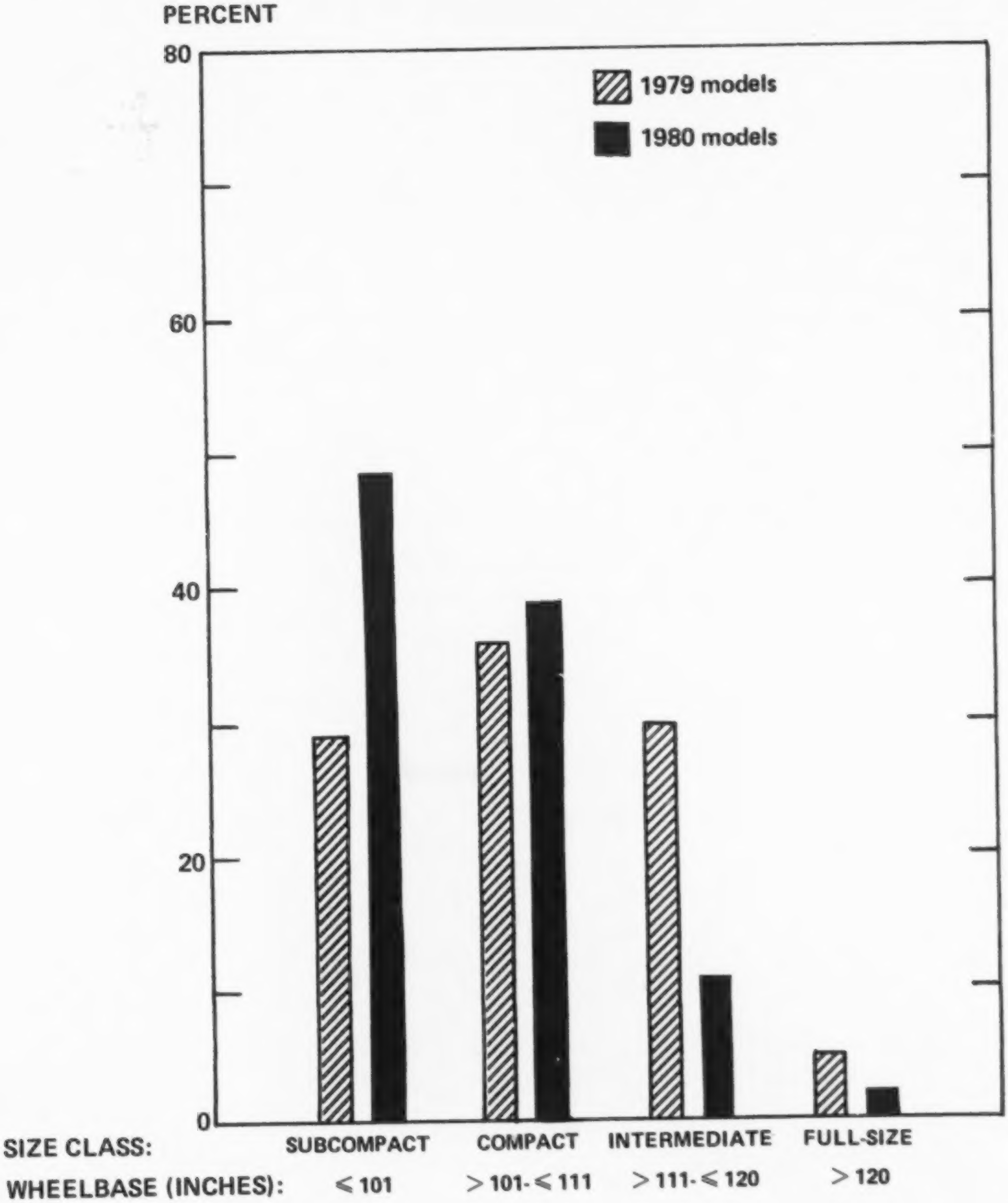
[2] Wheelbase less than or equal to 101 inches.

[3] Wheelbase greater than 101 and less than or equal to 111 inches.

[4] Wheelbase greater than 111 and less than or equal to 120 inches.

[5] Wheelbase greater than 120 inches.

Figure 1
Collision coverage loss experience initial exposure distributions for 1980 models compared with 1979 models



Comparison of Results for 1980 Model Car Size Groups and Body Style Subgroups

Figures 2, 3, and 4 show, respectively, the average loss payments per insured vehicle year, claim frequencies, and average loss payments per claim for regular two-door models, regular four-door models, and sports or specialty models within the subcompact, compact, intermediate, and full-size groups. The full-size group contains only specialty models. These results are presented relative to the results for all 1980 vehicles combined, where 100 corresponds, respectively, to the overall average loss payment per insured vehicle year of $120, to the overall claim frequency of 10.3 claims per 100 insured vehicle years, and to the overall average loss payment per claim of $1,164 (Table 1). Thus, for example, the relative average loss payment per insured vehicle year of 117 for regular two-door subcompacts is 17 percent higher than the average loss payment per insured vehicle year for all 1980 vehicles combined.

The results in Figures 2, 3, and 4 are presented in more detail in Table 2. The figures present results for three body style subgroups – regular two-door, regular four-door, and sports or specialty models. The results for the fourth body style subgroup, station wagons, which were generally based on substantially less exposure than the other subgroups, are not shown in the figures, but are included in Table 2.

Within each of the car size groups, the average loss payments per insured vehicle year were highest for sports or specialty models and lowest for regular four-door models.

Subcompacts had the highest claim frequencies for each of the three body style subgroups and within each size group, sports or specialty models had the highest claim frequencies and regular four-door models the lowest.

In each size group, sports or specialty models had the highest average loss payments per claim.

Comparison of Results for Individual Series – 1980 Models

Detailed collision coverage loss results for 1980 models are summarized in Table 2. Results are given for each size group and for those body style subgroups and individual series for which there were at least 1,000 insured vehicle years of exposure.

The individual vehicle series results in Table 2* are listed within each car size group in ascending sequence of the relative average loss payment per insured vehicle year. It should be kept in mind that, in general, the greater the exposure associated with each result, the more confidence can be placed in it.

As has been true with other HLDI model year results, there were large variations in loss experience among the individual cars.

Cars with the lowest relative average loss payment per insured vehicle year were the four-door Buick Skylark (54), four-door Chevrolet Citation (58), and four-door Pontiac Phoenix (58), all GM "X-body" cars. The cars with the highest relative average loss payment per insured vehicle year were the Toyota Celica (190), Mazda RX7 (189), and Pontiac Firebird (173).

Cars with lowest relative claim frequencies were the four-door Oldsmobile Delta 88 (61) and four-door Buick Skylark (69), and those with the highest claim frequencies were the Mazda RX7 (175) and Toyota Celica (169). The cars with the highest claim frequencies had between two and three times as many claims per 100 insured vehicle years as the cars with the lowest claim frequencies.

(Cont'd on page 16)

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*Unstandardized claim frequency and average loss payment results by each combination of operator age group and deductible group, corresponding to the results summarized in Table 2, are given in Appendices E and F, respectively.

Figure 2

Collision coverage loss experience relative average loss payments per insured vehicle year - 1980 models

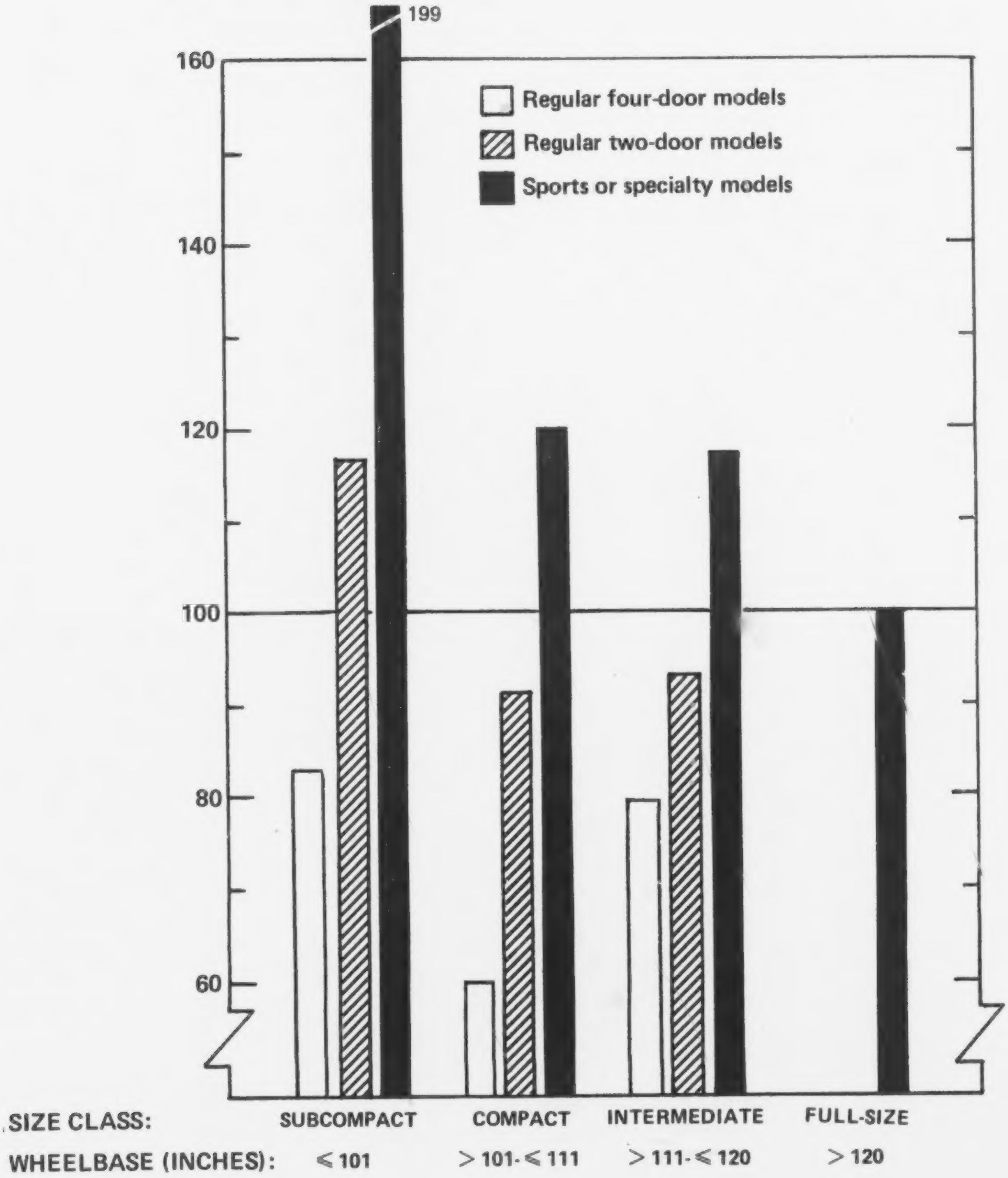

Figure 3
Collision coverage loss experience relative claim frequencies 1980 models

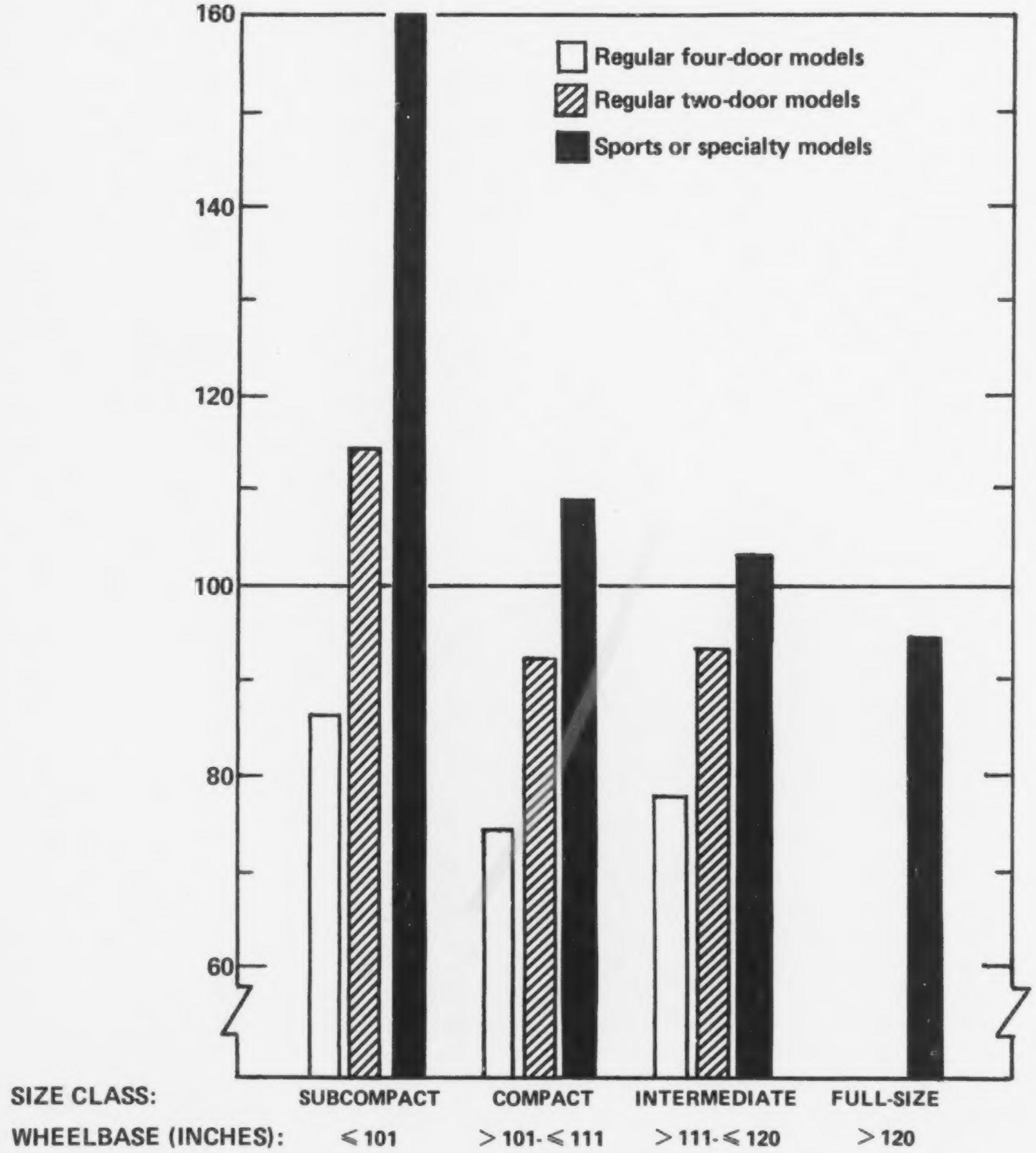

Figure 4
Collision coverage loss experience relative average loss payment per claim 1980 models

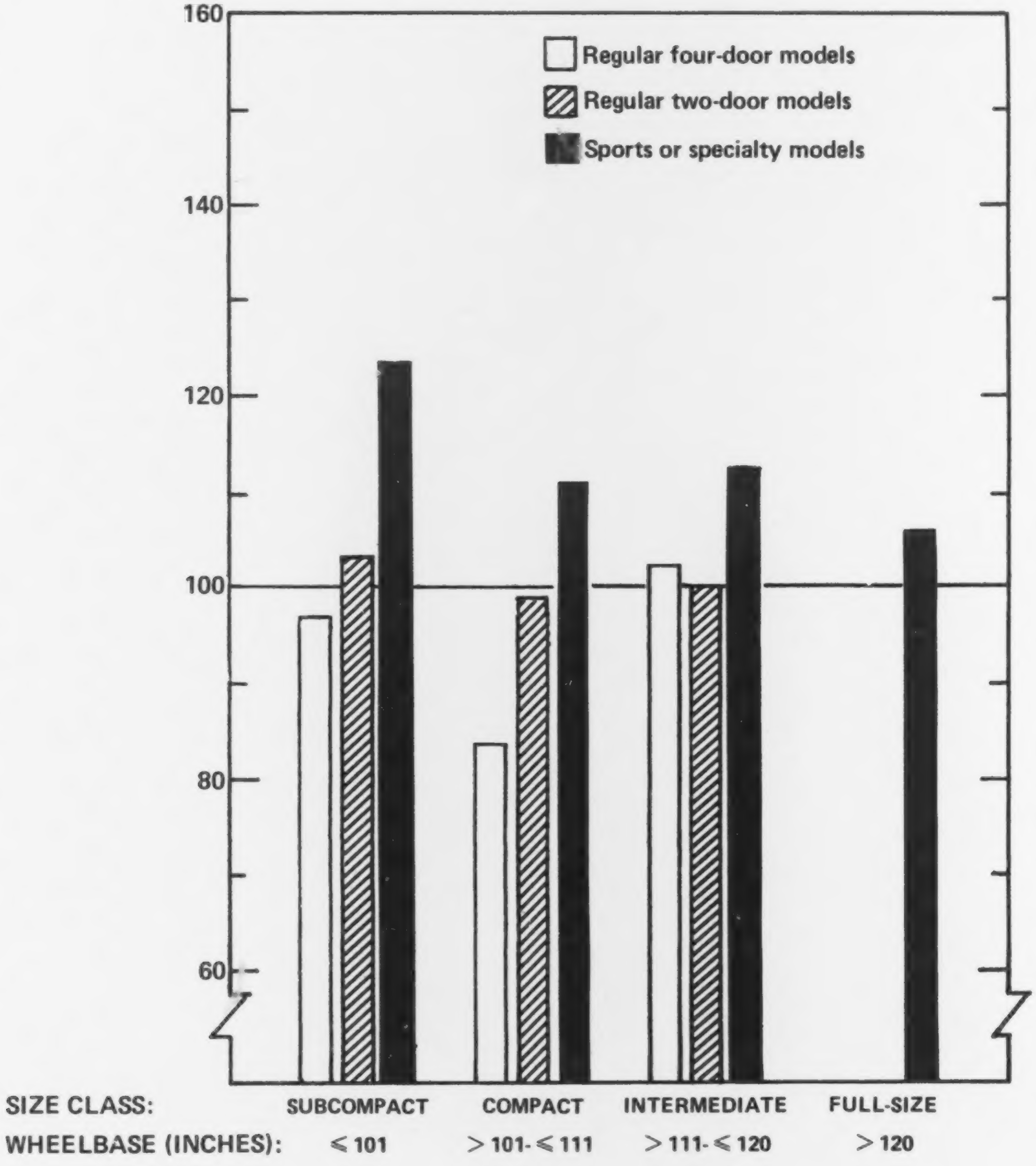

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1980 MODELS-COLLISION COVERAGES

PART A: ALL CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	121790	100	100	100
			=10.3	= $1164	= $ 120

(See page 15 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1980 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	SUBCOMPACT	58656	110	102	112
REGULAR TWO-DOOR MODELS		43322	114	103	117
VOLKSWAGEN	RABBIT*	5499	88	90	79
MAZDA	626*	1123	111	73	81
CHEVROLET	CHEVETTE	3371	87	97	85
AMERICAN	SPIRIT	1442	96	98	93
HONDA	CIVIC	2428	108	90	98
MAZDA	GLC*	1337	107	94	100
HONDA	ACCORD	1272	87	115	100
CHEVROLET	MONZA	2495	115	92	105
DATSUN	210*	1552	102	105	107
FORD	PINTO	1498	94	115	108
DATSUN	310	1589	117	97	113
PONTIAC	SUNBIRD	1627	106	108	114
FORD	MUSTANG	3485	107	108	115
PLYMOUTH	HORIZON	1164	110	118	129
TOYOTA	CELICA	5999	169	113	190
REGULAR FOUR-DOOR MODELS		9877	86	97	83
DODGE	OMNI	1312	80	88	70
CHEVROLET	CHEVETTE	4599	82	92	75
PLYMOUTH	HORIZON	1784	79	109	86
DATSUN	510	1004	128	105	134
STATION WAGONS		3440	99	83	82

(See page 15 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1980 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
SPORTS		2017	160	124	199
MAZDA	RX7	1190	175	108	189

(See page 15 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1980 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	COMPACT	47152	88	97	86
REGULAR TWO-DOOR MODELS		20054	92	99	91
CHEVROLET	CITATION	4143	88	95	84
OLDSMOBILE	CUTLASS	5314	95	94	89
BUICK	SKYLARK	1542	90	100	90
BUICK	CENTURY/REGAL	3770	94	97	92
REGULAR FOUR-DOOR MODELS		15330	72	84	60
BUICK	SKYLARK	2230	69	78	54
CHEVROLET	CITATION	4762	72	80	58
PONTIAC	PHOENIX	1202	72	80	58
OLDSMOBILE	CUTLASS	1994	80	85	68
BUICK	CENTURY	1314	70	110	78
STATION WAGONS		2948	66	86	57
SPECIALTY		8820	109	111	120
PONTIAC	GRAND PRIX	1633	101	100	101
CHEVROLET	MONTE CARLO	1858	96	112	108
FORD	THUNDERBIRD	1831	97	119	115
CHEVROLET	CAMARO	1750	138	98	136
PONTIAC	FIREBIRD	1088	123	140	173

(See page 15 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1980 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	INTERMEDIATE	13959	87	104	91
REGULAR TWO-DOOR MODELS		2597	93	100	93
REGULAR FOUR-DOOR MODELS		6140	78	102	79
OLDSMOBILE	DELTA 88	1119	61	96	59
STATION WAGONS		1120	74	65	48
SPECIALTY		4102	103	113	117

(See page 15 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1980 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	FULL-SIZE	2023	94	106	100
SPECIALTY		2023	94	106	100
CADILLAC	DE VILLE 2D	1032	112	125	139

FOOTNOTES FOR TABLE 2:

<1> RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

Cars with the lowest relative average loss payments per claim were the Mazda 626 (73) and four-door Buick Skylark (78) and those with the highest were the Pontiac Firebird (140) and two-door Cadillac DeVille (125). The cars with the highest average loss payments averaged over $1,400 per claim, while the cars with the lowest average payments averaged less than $1,000 per claim.

Appendix A

Sources And Nature Of Data

Sources And Nature Of Data

Both policy and claim related collision coverage data for 1980 model year vehicles in the calendar period September 1979 through February 1980 were used in the preparation of this report. "Assigned risk," fleet policies, and all data from Massachusetts were excluded. Only payments for damage to insured automobiles were included; monies recovered from the salvage of wrecked vehicles were excluded, as were monies subsequently recovered by the companies through subrogation actions. In some cases the number of claims used for the claim frequency calculations differ from the number of claims used to compute the corresponding average loss payments. For a detailed explanation of this, see Appendix D of HLDI Report R73-1. The calendar periods reflected in the data used from each company are summarized below.

COMPANY	CALENDAR PERIOD
Aetna Life and Casualty	September 1979 – February 1980
Allstate	September 1979 – February 1980
Geico	September 1979 – February 1980
Kemper	September 1979 – February 1980
Nationwide	September 1979 – February 1980
Prudential	September 1979 – January 1980
State Farm	September 1979 – February 1980
Travelers	September 1979 – February 1980
USAA	September 1979 – February 1980

Insurance Policy Data

Insurance policy data, as distinct from claim data, describe the characteristics of an insured vehicle, including its make and series and the nature of its collision coverage. Policy data used in this report included the following basic information:

- Vehicle Identification Number (VIN)*
- Deductible Amount*
- Rated Driver Characteristics*
- Date and Nature of Relevant Changes in Coverage

Insurance Claim Data

Insurance claim data report the characteristics of an insured vehicle for which a collision coverage claim is made, the initiation of the claim, and/or the corresponding payment. Claim data used in this report included the following basic information:

- Vehicle Identification Number (VIN)
- Crash Date
- Loss Payment Amount

The dollar amounts reported represented loss payments made to or on behalf of the policyholder for damage to the insured vehicle.

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*See Appendix C for definitions.

Appendix B

Method Of Data Analysis

Method Of Data Analysis

Vehicle Description and Identification

The Vehicle Identification Numbers (VINs) of most new automobiles sold in the United States are individually unique numbers that contain, in coded form, detailed information as to each vehicle's make, series, and other distinguishing characteristics.

The very specific vehicle types for which results are presented in this report were derived from the VINs of the individual automobiles.

Only data with valid VINs were used for this report. Each VIN was decoded into a set of specific vehicle characteristics. For the purposes of this report the vehicle characteristics of primary concern were make, series, and vehicle size class (Appendix D). The use of VINs also permits analyses of other very specific vehicle characteristics, such as horsepower, body style, etc.

Exposure

Exposure, in insured vehicle years, was computed for each individual vehicle from the coverage data. The total number of insured vehicle years for each vehicle series was then obtained by accumulating the exposure for all of the individual vehicles of that vehicle series.

The exposure for each vehicle series was obtained for the four combinations of deductible amount and operator age group, a, b, c, d, shown below:

Deductible Amount	Youthful Operator*	No Youthful Operator*
< $150	a	b
≥$150	c	d

Claim Frequency

Both pending and paid claims for an individual vehicle were first matched with its corresponding coverage data to ensure that the crash had occurred within an appropriate period of collision coverage for that vehicle. In every instance in which multiple claims were made for the same crash, they were treated as a single claim in the calculations of claim frequency. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. All remaining claims for each vehicle series were used, together with the corresponding exposure, to compute the claim frequency: the number of claims per 100 insured vehicle years.

For each vehicle series, claim frequencies were computed for each of the four combinations of deductible and operator age group, a, b, c, d, shown above.

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*See Appendix C for definitions.

Average Loss Payment

Paid claims for each vehicle series were used to compute its average loss payment per claim. They were summed and divided by the number of claims to produce the average loss payment per claim. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. In every instance in which multiple claims and/or multiple payments were made for the same crash, they were treated as a single claim and/or a single payment in the calculation of average loss payment.

Average loss payments were also obtained for each combination of deductible amounts and operator age groups.

Average Loss Payment per Insured Vehicle Year

The average loss payment per insured vehicle year for each vehicle series was obtained by multiplying the claim frequency per 100 insured vehicle years by the average loss payment, and dividing the result by one hundred.

Average loss payments per insured vehicle year were also obtained for each combination of deductible amount and operator age group.

Standardization

It is well known that loss experience can vary substantially in relation to certain non-vehicle factors. The results in Appendices E and F show that two important such factors are the deductible amount of the coverage and the operator age group; both claim frequency and average loss payment vary with these factors. In the case of the operator age group, youthful operators generally generate higher insurance losses than older drivers. Thus, if compared vehicles have different proportions of youthful operators, this difference, if not taken into consideration, would be sufficient to bias the comparison. Results obtained from the two deductible categories, less than \$150 and greater than or equal to \$150, also vary. For example, average loss payments for the higher deductibles are greater than those for the lower deductibles. Again, if compared vehicles have different proportions of lower deductible coverages, this difference, if not taken into consideration, would also be sufficient to bias the comparison.

In order to remove any biases in the comparison of results that could arise because of differences attributable to variations among different vehicles in deductible amount and operator age group, results were first adjusted or standardized so as to equalize the effects of the two non-vehicle factors in the standardized results. In this procedure, applied to both claim frequency and average loss payments, a weighted average of the actual results for each combination of deductible amount and operator age group was computed using the standardization weights shown in the table. Since the same weights were always used, the effects due to the non-vehicle factors were present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group and the deductible distributions within each deductible group do not vary substantially for different vehicles, these effects can no longer bias comparisons of results.

The standardization procedure employed is widely used in vital health statistics.* The basic principle of the method is the introduction of a selected population with a *standard* distribution across the combinations of deductible amount and operator age group as represented by the standardization weights in the table.

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*For example, see Armitage, P. (1971) *Statistical Methods in Medical Research*, Wiley, New York.

STANDARDIZATION WEIGHTS

Deductible Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
<$150	0.10	0.60	0.70
≥$150	0.05	0.25	0.30
Combined	0.15	0.85	1.00

Mathematical Description of Standardization Procedure

The standardization procedure can be represented mathematically as follows:

Deductible Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
<$150	X_{11}	X_{12}	$X_{1.}$
≥$150	X_{21}	X_{22}	$X_{2.}$
Combined	$X_{.1}$	$X_{.2}$	$X_{..}$

where,

X_{ij} represents a computed result (either claim frequency or average loss payment, since identical operations are applied to each) for a particular vehicle series.

and,

$i =$ 1 for deductibles <$150 and 2 for deductibles ≥$150.

$j =$ 1 for youthful operator group and 2 for no youthful operator group,

$X_{.j}$ represents the computed results for all deductibles combined,

$X_{i.}$ represents the computed results for both operator age groups combined,

and, $X_{..}$ represents the computed results for all deductibles and both age groups combined.

Now, if weights are defined as follows:

Deductible Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
<\$150	W_{11}	W_{12}	$W_{11} + W_{12}$
≥\$150	W_{21}	W_{22}	$W_{21} + W_{22}$
Combined	$W_{11} + W_{21}$	$W_{12} + W_{22}$	1

where $$W_{11} + W_{21} + W_{12} + W_{22} = 1$$

then the standardized result, either claim frequency or average loss payment, for the particular vehicle series is:

$$W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}$$

The standardized average loss payment per insured vehicle year is obtained by multiplying the standardized claim frequency by the standardized average loss payment and dividing by 100.

Similarly, it is possible to standardize within a deductible category or within an operator age group by using the appropriate combined weights. The standardized results for youthful operators, for example, would be:

$$(W_{11} + W_{12})X_{11} + (W_{21} + W_{22})X_{21}$$

and the standardized results for deductibles greater than or equal to \$150 would be:

$$(W_{11} + W_{21})X_{21} + (W_{12} + W_{22})X_{22}$$

These latter standardizations, using the combined weights, enable valid comparisons to be made between the results for different deductible groups or between the results for different operator age groups without the effects of the other factor biasing the comparisons.

Example

For the 1980 Chevrolet Citation four-door models, the four claim frequencies were:

$X_{11} = 12.5$ $X_{12} = 7.7$ $X_{21} = 7.5$ $X_{22} = 4.5$

and the weights were:

$W_{11} = 0.10$ $W_{12} = 0.60$ $W_{21} = 0.05$ $W_{22} = 0.25$

The standardized claim frequency was:

$$(0.10)(12.5) + (0.60)(7.7) + (0.05)(7.5) + (0.25)(4.5) = 7.4$$

Monthly Exposure Adjustment

To compare the results from new model year cars during their initial period of availability with the corresponding results for the period one year later, it is necessary to adjust the later results because of differences in the mix of exposure by month during the two calendar periods. In the initial period, exposure in each successive month increases as more of the new model cars are sold, and therefore there is more exposure from the later months than from the earlier months. In the period one year later, nearly all the new model year cars are on the road so that exposure in each month is essentially the same.

The effects of this can be removed by standardizing the monthly proportions of exposure in the results for the two periods. In the adjustment employed, results for the later period were adjusted to have the monthly mix of exposure corresponding to the earlier period, as shown in the following table.

MONTHLY ADJUSTMENT WEIGHTS

Sept.	Oct.	Nov.	Dec.	Jan.	Feb.
0.01	0.04	0.11	0.20	0.29	0.35

Using these weights, weighted averages of standardized monthly claim frequency and average loss payment per claim results were computed for each car size group and for all cars combined. The results thus obtained are both standardized and adjusted for monthly exposure differences.

An assumption made in computing a standardized and adjusted result is that exposure in each month is independent of the factors deductible amount and operator age group. This assumption is valid because the distributions of exposure by deductible amount and operator age group are approximately the same for each month, both for each car size group and for all cars combined.

Appendix C

Definitions

Definitions

Average Loss Payment per Claim – The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year – For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 100; expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

Claim Frequency – The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

Collision Coverages – As defined in insurance contracts, the coverage under which people insure their own car against loss caused by collision.

Deductible Amount – That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups: less than $150 (mainly $50 and $100 deductibles) and greater than or equal to $150 (mainly $200 and $250 deductibles).

Exposure – The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment – That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group – The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see ***Youthful Operator***).

Rated Driver – The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured automobile.

Vehicle Identification Number (VIN) – A code, variously comprising both numbers and letters; normally of between 8 and 15 characters in length, assigned to each automobile by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series – A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Vehicle Size Class – A grouping of vehicles based on wheelbase. There are four vehicle size classes defined as follows:

> ***Subcompact*** – Vehicles with wheelbases less than or equal to 101 inches.
>
> ***Compact*** – Vehicles with wheelbases greater than 101 inches and less than or equal to 111 inches.
>
> ***Intermediate*** – Vehicles with wheelbases greater than 111 inches and less than or equal to 120 inches.
>
> ***Full-Size*** – Vehicles with wheelbases greater than 120 inches.

Each vehicle size group is further divided into four subgroups – regular two-door models, regular four-door models, station wagons, and sports or specialty models. In the compact, intermediate, and full-size groups, the specialty models are those that either have *only* two-door models or are luxury cars. The sports subgroup in the subcompacts is sports models which are basically two-seater cars.

Youthful Operator – For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

Appendix D

Vehicle Series Designations

1980 Models

TABLE D. 1980 VEHICLE SERIES DESIGNATIONS BY MAKE AND SIZE CLASS

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
AMC	Subcompact	AMX	2 dr.	96	
		Pacer	2 dr.	100	DL, Limited
		Pacer	S.W.	100	DL, Limited
		Spirit	2 dr.	96	DL, Limited
	Compact	Concord	2 dr.	108	DL, Limited
		Concord	4 dr.	108	DL, Limited
		Concord	S.W.	108	DL, Limited
		Eagle	2 dr.	109	Limited
		Eagle	4 dr.	109	Limited
		Eagle	S.W.	109	Limited
Audi	Subcompact	4000	2 dr.	100	
		4000	4 dr.	100	
	Compact	5000	4 dr.	106	
Buick	Subcompact	Skyhawk	2 dr.	97	'S'
	Compact	Century/Regal	2 dr.	108	Sport, Regal Limited, Regal Sport
		Century	4 dr.	108	Limited
		Century	S.W.	108	
		Skylark	2 dr.	105	Limited, Sport
		Skylark	4 dr.	105	Limited, Sport
	Intermediate	Electra	2 dr.	119	Limited, Park Avenue
		Electra	4 dr.	119	Limited, Park Avenue
		Estate Wagon	S.W.	116	Electra Estate, LeSabre Estate
		LeSabre	2 dr.	116	Limited, Sport
		LeSabre	4 dr.	116	Limited, Sport
		Riviera	Spec.	114	Riviera S Type
Cadillac	Intermediate	Eldorado	Spec.	114	
		Seville	Spec.	114	
	Full Size	Brougham 2 dr.	Spec.	121	
		Brougham 4 dr.	Spec.	121	
		DeVille 2 dr.	Spec.	121	
		DeVille 4 dr.	Spec.	121	
		Fleetwood Limousine	Spec.	145	Formal
Chevrolet	Subcompact	Chevette	2 dr.	94	
		Chevette	4 dr.	97	
		Corvette	Sports	98	
		Monza	2 dr.	97	

TABLE D (CONT'D)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Chevrolet (Cont'd.)	Compact	Camaro	Spec.	108	Berlinetta
		Citation	2 dr.	105	XII
		Citation	4 dr.	105	
		Malibu	2 dr.	108	Malibu Classic
		Malibu	4 dr.	108	Malibu Classic
		Malibu	S.W.	108	Malibu Classic
		Monte Carlo	Spec.	108	
	Intermediate	Caprice Classic	2 dr.	116	
		Caprice Classic	4 dr.	116	
		Caprice Classic	S.W.	116	
		Impala	2 dr.	116	
		Impala	4 dr.	116	
		Impala	S.W.	116	
Chrysler	Compact	LeBaron	2 dr.	109	Medallion, Salon
	Intermediate	Cordoba	Spec.	113	Crown, 300
		LeBaron	4 dr.	113	Medallion, Salon
		LeBaron	S.W.	113	Town & Country
		New Yorker	4 dr.	119	
		Newport	4 dr.	119	
Datsun	Subcompact	200SX	2 dr.	95	
		210	2 dr.	92	
		210	4 dr.	92	
		210	S.W.	92	
		280ZX	Sports	91	
		280ZX 2+2	Sports	99	
		310	2 dr.	94	
		310	S.W.	94	
		510	2 dr.	95	
		510	4 dr.	95	
		510	S.W.	95	
	Compact	810	2 dr.	104	
		810	4 dr.	104	
		810	S.W.	104	
Dodge	Subcompact	Challenger	2 dr.	99	
		Colt	2 dr.	91	Custom
		Colt	S.W.	99	
		Omni	2 dr.	97	024
		Omni	4 dr.	99	
	Compact	Aspen	2 dr.	109	
		Diplomat	2 dr.	109	Medallion, Salon

TABLE D (CONT'D)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Dodge (Cont'd.)	Intermediate	Aspen	4 dr.	113	
		Aspen	S.W.	113	
		Diplomat	4 dr.	113	Medallion, Salon
		Diplomat	S.W.	113	Salon
		Mirada	Spec.	113	
		St. Regis	4 dr.	119	
Fiat	Subcompact	Brava	2 dr.	98	
		Brava	4 dr.	98	
		Spider 2000	Sports	90	
		Strada	2 dr.	96	
		Strada	4 dr.	96	
		X 1/9	Sports	87	
Ford	Subcompact	Fiesta	2 dr.	90	
		Mustang	2 dr.	100	Ghia
		Pinto	2 dr.	95	
		Pinto	S.W.	95	
	Compact	Fairmont	2 dr.	106	Futura
		Fairmont	4 dr.	106	
		Fairmont	S.W.	106	
		Granada	2 dr.	110	
		Granada	4 dr.	110	
		Thunderbird	Spec.	108	
	Intermediate	LTD	2 dr.	114	Landau
		LTD	4 dr.	114	Landau, S
		LTD	S.W.	114	Country Squire, S
Honda	Subcompact	Accord	2 dr.	94	LX
		Accord	4 dr.	94	
		Civic	2 dr.	89	GL
		Civic	S.W.	91	
		Prelude	2 dr.	91	
Lincoln	Compact	Versailles	Spec.	110	
	Intermediate	Continental 2 dr.	Spec.	117	
		Continental 4 dr.	Spec.	117	
		Mark VI 2 dr.	Spec.	114	
		Mark VI 4 dr.	Spec.	117	
Mazda	Subcompact	626	2 dr.	99	
		626	4 dr.	99	
		GLC	2 dr.	91	
		GLC	4 dr.	91	
		GLC	S.W.	91	
		RX7	Sports	95	

TABLE D (CONT'D)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Mercury	Subcompact	Bobcat	2 dr.	95	
		Bobcat	S.W.	95	
		Capri	2 dr.	100	Ghia
	Compact	Cougar XR-7	Spec.	108	
		Monarch	2 dr.	110	
		Monarch	4 dr.	110	
		Zephyr	2 dr.	106	Z-7
		Zephyr	4 dr.	106	
		Zephyr	S.W.	106	
	Intermediate	Marquis	2 dr.	114	Grand Marquis, Marquis Brougham
		Marquis	4 dr.	114	Grand Marquis, Marquis Brougham
		Marquis	S.W.	114	Colony Park
MG	Subcompact	MGB	Sports	91	
Oldsmobile	Subcompact	Starfire	2 dr.	97	SX
	Compact	Cutlass	2 dr.	108	Calais, Salon, Salon Brougham, Supreme, Supreme Brougham
		Cutlass	4 dr.	108	LS, Supreme Brougham
		Cutlass Cruiser	S.W.	108	Cutlass Cruiser Brougham
		Omega	2 dr.	105	Brougham
		Omega	4 dr.	105	Brougham
	Intermediate	Custom Cruiser	S.W.	116	
		Delta 88	2 dr.	116	Royale, Royale Brougham
		Delta 88	4 dr.	116	Royale, Royale Brougham
		Ninety Eight	2 dr.	119	Luxury, Regency
		Ninety Eight	4 dr.	119	Luxury, Regency
		Toronado	Spec.	114	Brougham
Plymouth	Subcompact	Arrow	2 dr.	92	Fire Arrow
		Champ	2 dr.	91	Custom
		Horizon	2 dr.	97	TC3
		Horizon	4 dr.	99	
		Sapporo	2 dr.	99	
	Compact	Volare	2 dr.	109	

TABLE D (CONT'D)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Plymouth (Cont'd.)	Intermediate	Gran Fury	4 dr.	119	Salon
		Volare	4 dr.	113	
		Volare	S.W.	113	
Pontiac	Subcompact	Sunbird	2 dr.	97	
	Compact	Firebird	Spec.	108	Esprit, Formula, Trans Am
		Grand Am	2 dr.	108	
		Grand Prix	Spec.	108	
		LeMans	2 dr.	108	Grand LeMans
		LeMans	4 dr.	108	Grand LeMans
		LeMans Safari	S.W.	108	Grand LeMans Safari
		Phoenix	2 dr.	105	LJ
		Phoenix	4 dr.	105	LJ
	Intermediate	Bonneville	2 dr.	116	Brougham
		Bonneville	4 dr.	116	Brougham
		Bonneville Safari	S.W.	116	
		Catalina	2 dr.	116	
		Catalina	4 dr.	116	
		Catalina Safari	S.W.	116	
Porsche	Subcompact	911 Coupe	Sports	89	
		924 Coupe	Sports	95	Turbo
		928 Coupe	Sports	98	
Toyota	Subcompact	Celica	2 dr.	98	
		Corolla	2 dr.	94	
		Corolla	4 dr.	94	
		Corolla	S.W.	94	
		Corolla Tercel	2 dr.	98	
		Corona	4 dr.	99	
	Compact	Celica Supra	2 dr.	104	
		Cressida	4 dr.	104	
		Cressida	S.W.	104	
Volkswagen	Subcompact	Dasher	2 dr.	97	
		Dasher	4 dr.	97	
		Dasher	S.W.	97	
		Jetta	2 dr.	95	
		Jetta	4 dr.	95	
		Rabbit	2 dr.	95	
		Rabbit	4 dr.	95	
		Rabbit Convertible	2 dr.	95	
		Scirocco	2 dr.	95	

Appendix E

Detailed Claim Frequency Results

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	ALL	10819	1913	17.7	6845	892	13.0	73850	7350	10.0	30276	2245	7.4	10.2	10.3

(See page 48 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	SUBCOMPACT	7143	1357	19.0	4211	601	14.3	33730	3704	11.0	13571	1155	8.5	11.6	11.3
REGULAR TWO-DOOR MODELS		5928	1150	19.4	3470	513	14.8	24062	2731	11.3	9862	877	8.9	12.2	11.7
VOLKSWAGEN	RABBIT*	300	46	15.3	286	33	11.5	3190	296	9.3	1723	97	5.6	8.6	9.1
MAZDA	626*	102	24	23.6	70	9	12.9	658	70	10.6	293	24	8.2	11.3	11.4
CHEVROLET	CHEVETTE	577	91	15.8	253	25	9.9	1935	171	8.8	606	39	6.4	9.7	9.0
AMERICAN	SPIRIT	255	45	17.7	117	16	13.7	797	73	9.2	273	21	7.7	10.7	9.9
HONDA	CIVIC	350	59	16.9	204	25	12.3	1325	153	11.5	549	41	7.5	11.4	11.1
MAZDA	GLC*	161	36	22.4	101	18	17.7	780	75	9.6	295	25	8.5	11.5	11.0
HONDA	ACCORD	104	13	12.5	91	12	13.2	717	68	9.5	360	20	5.6	8.9	9.0
CHEVROLET	MONZA	603	108	17.9	276	50	18.1	1242	151	12.2	374	27	7.2	13.5	11.8
DATSUN	210*	208	39	18.7	123	18	14.6	885	93	10.5	335	21	6.3	11.0	10.5
FORD	PINTO	258	62	24.0	116	27	23.2	839	63	7.5	284	19	6.7	11.4	9.7
DATSUN	310	248	40	16.1	130	20	15.4	881	115	13.1	330	25	7.6	12.6	12.1
PONTIAC	SUNBIRD	339	55	16.2	160	21	13.2	841	90	10.7	287	25	8.7	11.7	10.9
FORD	MUSTANG	614	114	18.6	379	58	15.3	1737	170	9.8	755	75	9.9	12.0	11.0
PLYMOUTH	HORIZON	167	23	13.8	86	8	9.3	691	79	11.4	221	23	10.4	11.4	11.3
TOYOTA	CELICA	730	195	26.7	456	94	20.6	3461	573	16.6	1352	204	15.1	17.8	17.4
REGULAR FOUR-DOOR MODELS		787	110	14.0	411	44	10.7	6468	598	9.2	2211	124	5.6	8.9	8.9
DODGE	OMNI	92	11	11.9	52	5	9.6	880	81	9.2	287	12	4.2	8.3	8.2
CHEVROLET	CHEVETTE	443	57	12.9	204	20	9.8	3026	264	8.7	927	54	5.8	8.6	8.4
PLYMOUTH	HORIZON	131	15	11.4	72	13	18.0	1175	98	8.3	405	17	4.2	8.0	8.1
DATSUN	510	64	18	27.9	39	4	10.4	671	86	12.8	230	20	8.7	12.7	13.2
STATION WAGONS		268	52	19.4	158	15	9.5	2210	218	9.9	805	60	7.5	10.0	10.2

(See page 48 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
SPORTS		160	45	28.1	172	29	16.8	991	157	15.8	693	94	13.6	16.1	16.5
MAZDA	RX7	129	35	27.2	127	25	19.7	578	103	17.8	356	52	14.6	18.1	18.0

(See page 48 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE $\leq$ 111 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	COMPACT	3250	496	15.3	2287	261	11.4	29691	2671	9.0	11924	764	6.4	8.9	9.1
REGULAR TWO-DOOR MODELS		1547	247	16.0	1005	105	10.4	12565	1182	9.4	4937	347	7.0	9.4	9.5
CHEVROLET	CITATION	353	53	15.0	217	22	10.2	2612	222	8.5	961	78	8.1	9.1	9.1
OLDSMOBILE	CUTLASS	410	62	15.1	276	36	13.0	3254	327	10.0	1374	89	6.5	9.7	9.8
BUICK	SKYLARK	105	21	19.9	79	6	7.6	964	90	9.3	394	22	5.6	9.0	9.3
BUICK	CENTURY/REGAL	261	42	16.1	193	19	9.9	2324	222	9.6	992	73	7.4	9.4	9.7
REGULAR FOUR-DOOR MODELS		616	68	11.0	471	35	7.4	10129	791	7.8	4114	214	5.2	7.2	7.4
BUICK	SKYLARK	89	8	9.0	79	5	6.3	1433	108	7.5	629	34	5.4	7.0	7.1
CHEVROLET	CITATION	223	28	12.5	160	12	7.5	3160	242	7.7	1218	55	4.5	7.1	7.4
PONTIAC	PHOENIX	51	5	9.8	48	2	4.1	762	59	7.7	341	22	6.5	7.3	7.4
OLDSMOBILE	CUTLASS	58	10	17.2	60	4	6.7	1313	106	8.1	563	30	5.3	7.5	8.2
BUICK	CENTURY	43	3	6.9	33	1	3.0	872	69	7.9	365	23	6.3	7.3	7.2
STATION WAGONS		83	9	10.9	61	3	4.9	1958	136	6.9	845	44	5.2	6.5	6.8
SPECIALTY		1004	172	17.1	750	118	15.7	5038	562	11.2	2028	159	7.8	11.5	11.2
PONTIAC	GRAND PRIX	125	26	20.8	86	15	17.4	1004	101	10.1	417	23	5.5	10.1	10.4
CHEVROLET	MONTE CARLO	172	28	16.3	107	8	7.5	1139	123	10.8	441	25	5.7	9.9	9.9
FORD	THUNDERBIRD	79	11	13.9	65	8	12.3	1227	126	10.3	460	33	7.2	9.7	10.0
CHEVROLET	CAMARO	393	63	16.0	299	49	16.4	721	101	14.0	337	46	13.7	14.8	14.2
PONTIAC	FIREBIRD	204	40	19.6	164	32	19.5	513	68	13.3	207	15	7.3	14.3	12.7

(See page 48 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE			<$150 DEDUCTIBLE			≥$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	INTERMEDIATE	395	59	14.9	309	26	8.4	9243	846	9.2	4012	256	6.4	8.5	9.0
REGULAR TWO-DOOR MODELS		90	15	16.7	62	3	4.8	1779	175	9.8	666	48	7.2	9.3	9.6
REGULAR FOUR-DOOR MODELS		165	19	11.5	115	14	12.2	4276	348	8.1	1584	85	5.4	7.6	8.0
OLDSMOBILE	DELTA 88	28	3	10.7	25	1	4.0	750	50	6.7	316	13	4.1	6.0	6.3
STATION WAGONS		32	1	3.1	31	1	3.3	721	71	9.8	336	17	5.1	8.0	7.6
SPECIALTY		108	24	22.2	101	8	7.9	2466	252	10.2	1426	106	7.4	9.5	10.6

(See page 48 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		<$150 DEDUCTIBLE			>$150 DEDUCTIBLE			<$150 DEDUCTIBLE			>$150 DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	FULL-SIZE	30	1	3.3	37	4	10.7	1186	129	10.9	769	70	9.1	10.1	9.7
SPECIALTY		30	1	3.3	37	4	10.7	1186	129	10.9	769	70	9.1	10.1	9.7
CADILLAC	DE VILLE 2D	14	1	7.1	15	3	19.6	615	79	12.8	387	33	8.5	11.2	11.5

FOOTNOTES FOR TABLE E:

<1> ALL "EXPOSURE" COLUMNS IN INSURED VEHICLE YEARS. ALL "CLAIMS" COLUMNS INCLUDE BOTH PAID & UNPAID CLAIMS.
ALL "FREQ" COLUMNS IN CLAIMS PER 100 INSURED VEHICLE YEARS.
CLAIM FREQUENCY "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
CLAIM FREQUENCY " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
>$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

Appendix F

Detailed Average Loss Payment Results

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART A: ALL CARS

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	ALL	1741	$1188	819	$1562	6710	$1046	2097	$1357	$1162	$1164

(See page 56 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE			
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	SUBCOMPACT	1236	$1192	544	$1507	3348	$1065	1065	$1396	$1186	$1183
REGULAR TWO-DOOR MODELS		1051	$1182	463	$1441	2469	$1097	804	$1390	$1198	$1196
VOLKSWAGEN	RABBIT*	44	$ 817	29	$ 979	274	$ 918	91	$1446	$1022	$1043
MAZDA	626*	20	$ 786	7	$1637	63	$ 790	22	$ 867	$ 857	$ 851
CHEVROLET	CHEVETTE	88	$ 739	23	$ 915	158	$1177	36	$1215	$1035	$1130
AMERICAN	SPIRIT	41	$1346	16	$1558	63	$ 799	21	$1775	$1189	$1136
HONDA	CIVIC	51	$ 917	22	$ 688	136	$ 975	38	$1369	$ 998	$1053
MAZDA	GLC*	32	$1496	13	$1488	68	$1172	22	$ 665	$1196	$1093
HONDA	ACCORD	10	$ 558	10	$ 774	57	$1450	13	$1482	$1281	$1335
CHEVROLET	MONZA	96	$1296	47	$1550	140	$1037	24	$ 972	$1191	$1072
DATSUN	210*	34	$ 988	17	$1253	83	$1096	19	$1597	$1152	$1218
FORD	PINTO	57	$1138	25	$1381	58	$1251	18	$1614	$1272	$1337
DATSUN	310	38	$1212	18	$1499	103	$1008	24	$1295	$1136	$1125
PONTIAC	SUNBIRD	51	$ 949	16	$1243	86	$1245	24	$1395	$1180	$1253
FORD	MUSTANG	109	$1279	54	$1647	154	$1191	71	$1324	$1304	$1256
PLYMOUTH	HORIZON	20	$1267	8	$1383	70	$1345	21	$1489	$1360	$1375
TOYOTA	CELICA	180	$1447	88	$1662	531	$1139	195	$1608	$1333	$1313
REGULAR FOUR-DOOR MODELS		101	$1135	42	$1666	540	$ 947	118	$1455	$1083	$1129
DODGE	OMNI	10	$ 654	5	$1763	71	$ 803	12	$1552	$ 929	$1023
CHEVROLET	CHEVETTE	54	$1283	19	$1834	242	$ 892	52	$1247	$1049	$1067
PLYMOUTH	HORIZON	13	$1015	12	$1709	88	$1121	15	$1642	$1226	$1270
DATSUN	510	16	$1277	4	$1019	78	$1018	20	$1723	$1172	$1220
STATION WAGONS		42	$ 970	14	$2073	200	$ 824	54	$1075	$ 944	$ 964

(See page 56 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
SPORTS		42	$1786	25	$2143	139	$1285	89	$1569	$1515	$1449
MAZDA	RX7	32	$1719	23	$2203	91	$ 995	49	$1524	$1389	$1260

(See page 56 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	COMPACT	449	$1132	247	$1620	2469	$1019	727	$1285	$1120	$1127
REGULAR TWO-DOOR MODELS		223	$1221	103	$1873	1099	$1043	331	$1243	$1152	$1152
CHEVROLET	CITATION	48	$1291	22	$1918	204	$ 993	76	$1157	$1128	$1110
OLDSMOBILE	CUTLASS	53	$1167	35	$2076	305	$ 980	84	$1150	$1111	$1096
BUICK	SKYLARK	19	$ 880	6	$2692	85	$1207	22	$ 874	$1172	$1165
BUICK	CENTURY/REGAL	39	$1126	18	$1497	208	$1015	70	$1338	$1121	$1131
REGULAR FOUR-DOOR MODELS		65	$1031	31	$1156	725	$ 878	203	$1162	$ 953	$ 978
BUICK	SKYLARK	8	$1276	3	$ 683	100	$ 815	33	$1038	$ 889	$ 910
CHEVROLET	CITATION	26	$1091	12	$ 478	221	$ 849	50	$1172	$ 907	$ 935
PONTIAC	PHOENIX	4	$1363	1	$ 777	54	$ 842	21	$ 982	$ 904	$ 926
OLDSMOBILE	CUTLASS	10	$1082	3	$ 746	99	$1019	28	$ 913	$ 997	$ 985
BUICK	CENTURY	3	$ 323	1	$5383	63	$ 961	22	$1626	$1153	$1285
STATION WAGONS		8	$ 921	3	$1541	124	$ 882	41	$1203	$ 970	$ 999
SPECIALTY		153	$1058	110	$1517	521	$1198	152	$1560	$1271	$1290
PONTIAC	GRAND PRIX	24	$ 848	13	$ 974	94	$ 995	21	$1729	$1071	$1163
CHEVROLET	MONTE CARLO	25	$1401	8	$2419	115	$1165	25	$1375	$1287	$1304
FORD	THUNDERBIRD	9	$1137	8	$ 519	118	$1396	32	$1627	$1384	$1384
CHEVROLET	CAMARO	57	$ 819	47	$1725	96	$1069	44	$1341	$1186	$1145
PONTIAC	FIREBIRD	34	$1086	28	$1298	60	$1236	14	$2876	$1380	$1634

(See page 56 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	INTERMEDIATE	55	$1581	24	$2042	771	$1033	238	$1341	$1150	$1215
REGULAR TWO-DOOR MODELS		15	$1438	3	$4133	165	$ 945	46	$ 995	$1029	$1166
REGULAR FOUR-DOOR MODELS		16	$1356	13	$2401	317	$1090	81	$1130	$1147	$1192
OLDSMOBILE	DELTA 88	1	$ 41	1	$ 849	44	$1399	13	$ 946	$1267	$1122
STATION WAGONS		1	$ 61	1	$1024	64	$ 692	15	$1121	$ 768	$ 753
SPECIALTY		23	$1896	7	$ 625	225	$1114	96	$1719	$1321	$1319

(See page 56 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1980 MODELS-COLLISION COVERAGES

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		<$150 DEDUCTIBLE		≥$150 DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	FULL-SIZE	1	$ 55	4	$2625	122	$1178	67	$1574	$1339	$1237
SPECIALTY		1	$ 55	4	$2625	122	$1178	67	$1574	$1339	$1237
CADILLAC	DE VILLE 2D	1	$ 55	3	$3350	74	$1313	32	$1972	$1548	$1454

FOOTNOTES FOR TABLE F:

<1> AVG. LOSS PAYMENT "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
AVG. LOSS PAYMENT " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

List Of Publications

Other research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models,* June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models,* September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years,* December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models,* May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year,* December 1974.

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years,* December 1975.

R75-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1975 Models,* July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year,* December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models,* June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years,* December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models,* June 1977.

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models,* June 1978.

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years,* January 1979.

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models,* June 1979.

R79-2	*Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years*, December 1979.
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A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 Through 1978 Models*, June 1979.

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